1 PREAMBLE

This Policy is issued by "Generali Central Insurance Company Limited" (We, Insurer, Our, Company, GCI or Us) to the Policyholder (Proposer, You or Your) mentioned in the Policy Schedule to cover the Insured Persons named in the Policy Schedule. The Policy is based on the information, statements and declaration provided in the proposal form by the proposer and is subject to receipt of the requisite premium by Us.

2 OPERATIVE CLAUSE

Any amount payable due to an admissible claim under the Policy shall be subject to the terms of coverage, exclusions, conditions, and definitions contained herein. Our maximum liability under all such claims shall be the cover-wise Sum Insured as specified in the Policy Schedule.

3 DEFINITIONS

The following terms as defined below shall have the meanings ascribed to them wherever they appear in this Policy and, where the context so permits, references to the singular includes references to the plural and references to the male includes the female and third gender and references to any statutory enactment includes any subsequent changes to the same.

3.1 **Accident** means sudden, unforeseen, and involuntary event caused by external, visible and violent means.

3.2 **Act of Terrorism** means an act or threat of violence or an act harmful to human life, tangible or intangible property or infrastructure with the intention or effect of influencing any government or putting the public or any section of the public in fear.

3.3 **Adventure Sports / Hazardous Sports** means and includes skydiving/parachuting, parasailing, hang gliding, paragliding, ballooning, bungee jumping, scuba diving, mountain or rock 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, polo, snow and ice sports, rafting or canoeing involving white water rapids, yachting or boating, Base jumping, Ski jumping, Trekking, Adventure racing on land and water, Snorkeling, Kayaking, and any sporting activity based on bodily contact or which is hazardous or potentially dangerous.

3.4 **Age** indicates Insured person's completed years on his/her last birthday.

3.5 **Alternative Treatments** means forms of treatments other than "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Siddha and Homeopathy in the Indian context.

3.6 **Ambulance** means a road vehicle operated by a licensed authorized service provider and equipped for the transport and paramedical treatment of the person requiring medical attention.

3.7 **Annual Multi trip Policy** means a Policy under which there can be more than one period of insurance covering multiple trips, during the Policy Period, subject to the maximum trip duration per trip, as specified on the Policy Schedule.

3.8 **Any One Illness** means continuous period of illness and includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment was taken.

3.9 **Assistance Service Provider** means service provider specified in the Policy Schedule appointed by Us from time to time.

3.10 **Cashless Facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre- authorization is approved.

3.11 **Catastrophe** means an unexpected natural or man-made event, such as an earthquake, tsunami, flood, civil unrest, mass bandh or riot which causes widespread loss, damage, or disruption in travel schedules.

3.12 **Checked-in Baggage** means each suitcase or baggage handed over by the Insured Person and accepted by a Common Carrier for transportation in the same Common Carrier in which the Insured

Person is or would be travelling, and for which the Common Carrier has issued a baggage receipt to the Insured Person.

Checked-in Baggage excludes all items that are carried/ transported under any contract of affreightment.

3.13 **Critical illness** means any of the following mentioned diseases– Cancer, Kidney failure, Liver Failure, Multiple Sclerosis, Major Organ Transplant, Coronary Artery Bypass Surgery, Aorta Graft Surgery, Stroke, Heart Attack and Coma.

3.14 **Country of Residence** means and includes in which the Insured Person is currently residing in India and as specified in the Insured Person's corresponding address in the Policy Schedule.

3.15 **Common Carrier** means any civilian, land or water conveyance or Scheduled Aircraft in each case operated under a valid license for the transportation of fare paying passengers under a valid ticket.

3.16 **Condition Precedent** means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

3.17 **Congenital Anomaly** means a condition which is present since birth, and which is abnormal with reference to form, structure or position.

a) Internal Congenital Anomaly - Congenital Anomaly which is not in the visible and accessible parts of the body.
b) External Congenital Anomaly - Congenital Anomaly which is in the visible and accessible parts of the body.

3.18 **Contents** mean and include Appliances, furniture, fixture, fittings, linen, clothing, kitchen items, cutlery /crockery contained in the Insured Person's home belonging to the Insured Person or to any Immediate Family Members permanently residing with the Insured Person including items for which the Insured Person is responsible and used for domestic use. However, Contents does not include any deeds, bonds, bills of exchange, promissory notes, Cheques, traveler's cheques, and securities for money, documents of any kind, cash and currency notes.

3.19 **Cruise** means a Trip involving a sea voyage of at least 1 hour of total duration, where transportation and accommodation is primarily on an ocean-going Common Carrier.

3.20 **Damages** means 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.

3.21 **Day Care Centre** means any institution established for day care treatment of illness and/or injuries or a medical set-up 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 -

a) has qualified nursing staff under its employment.
b) has qualified medical practitioner(s) in charge.
c) has fully equipped operation theatre of its own where surgical procedures are carried out.
d) maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

3.22 **Day Care Treatment** means medical treatment and/or surgical procedure which is:

a) undertaken under General or Local Anesthesia in a hospital/ day care centre in less than 24 hours because of technological advancement, and
b) 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.

3.23 **Deductible** means a cost sharing requirement under this policy, that provides that the Insurer will not be liable for a specified amount or percentage of claim amount and/or number of days and/or number of hours as specified in the policy schedule which will apply before any benefits are payable by the Insurer. A deductible does not reduce the Sum Insured and is applicable per event up to the specified limits mentioned in the Policy Schedule.

3.24 **Defense Costs** are reasonable costs necessarily incurred in defending the Insured Person against any civil proceeding initiated against him/her, during the Trip Duration.

3.25 **Dental Treatment** means treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/ implants.

3.26 **Dependent Child** means Your child (natural or legally adopted), who is financially dependent on You and does not have his/her independent sources of income.

3.27 **Depreciation** means the monetary value of an asset decreases over time due to use, wear and tear or obsolescence. This decrease is measured as depreciation.

3.28 **Disclosure to Information norm** means the Policy shall be void and all premiums paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

3.29 **Educational Institution** 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.

3.30 **Eligible Family** means the Self, legally wedded Spouse, dependent child, Parents and Parents-in-Law.

3.31 **Emergency/Emergency Care** means management for an 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.

3.32 **Hijack** means any unlawful seizure or exercise of control, by force or violence or threat of force and with wrongful intent, of Common Carrier in which the Insured are travelling.

3.33 **Hospital** means any institution established for the in-patient and day care treatment of patients which is under constant medical management, has adequate diagnostic and therapeutic facilities, keeps constant medical records, is recognized as a hospital in the country in which it is situated, and which is appropriately licensed, wherever required to be so, to operate as a hospital in that country.
The term hospital shall not include a place of rest, a place for the aged, a place for drug addicts, a place for alcoholics or a hotel, a health spa or a massage center or the like.

3.34 **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.

3.35 **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:
   (i) it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests.
   (ii) it needs ongoing or long-term control or relief of symptoms.
   (iii) it requires rehabilitation for the patient or for the patient to be specially trained to cope with it.
   (iv) it continues indefinitely.
   (v) it recurs or is likely to recur.

3.36 **Immediate Family Member** means Brother, Sister, Uncle / aunty (brothers & sisters of mother & father), Grandparents, Grandchildren, and Children-in-law.

3.37 **Inclement Weather** means any severe, catastrophic weather conditions which delay the scheduled arrival or departure of a Common Carrier. This does not include normal, seasonal climatic/ weather changes.

3.38 **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.

3.39 **In-Patient Care** means treatment for which the insured person must stay in a hospital for more than 24 hours for a covered event.

3.40 **Insured Event** means an event, loss or damage specifically described as covered and for which the Insured Person is entitled to benefit/s under this Policy.

3.41 **Insured Person** means the person(s) named in the Policy Schedule and with respect of whom the premium has been received by Us.

3.42 **Intensive Care Unit** 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.

3.43 **ICU Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.

3.44 **Maternity** 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.

3.45 **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

3.46 **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, if 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.

3.47 **Medical Practitioner** means a person who is qualified to practice medicine within its jurisdiction and has a valid license issued by the appropriate competent authority of that country where the Insured Person is availing treatment. This person should not be the Insured Person himself / herself or an immediate family member of the Insured Person or the Insured Person's employer / business partner.

3.48 **Medically necessary treatment** means any treatment, test, medication, or stay in hospital or part of stay in hospital which:

a) is required for the medical management of the illness or injury suffered by the Insured Person.
b) must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity.
c) must have been prescribed by a medical practitioner.
d) must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

3.49 **Minor Children** means any child who undertook the trip and is below 18 years of age at the start of Period of Insurance.

3.50 **Mugging** means a violent, unprovoked attack by someone not insured on this policy which results in physical bodily injury, as shown in the police report.

3.51 **Network Provider** means Hospitals or health care providers enlisted by Our Company, Assistance Service Provider or jointly by the Company and Assistance Service Provider to provide medical services to an insured by a cashless facility.

3.52 **Newborn Baby means** baby born during the Policy Period and is aged up to 90 days.

3.53 **Nominee** means the person named in the Policy Schedule who is nominated to receive the Benefits in respect of an Insured Person or Dependent covered under the Policy in accordance with the terms and conditions of the Policy, if such person is deceased when the Benefit becomes payable.

3.54 **Non-Professional Sports** means any sport where the participant / player participates in the sports activity without any remuneration being paid.

3.55 **Notification of Claim** means the process of intimating a claim to Us or TPA through any of the recognized modes of communication.

3.56 **OPD Treatment** means 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.

3.57 **Overseas** means the Insured Person's visit to the countries named in the Policy Schedule during the Policy Period for the travel days specified in the Policy Schedule. Overseas excludes India, the Insured Person's country of citizenship, and countries subject to travel and other restrictions imposed by the Government of India at any time.

3.58 **Period of Insurance means** a period within the Policy Period which commences when the Insured Person first boards the Common Carrier by which it is intended that he/she shall finally leave India and expires on the actual date and time of his return to India or the end date and time as mentioned in the Policy Schedule, whichever is earlier.

a) **In respect of Student:** period of insurance commences when the Insured Person first boards the Common Carrier by which it is intended that he/she shall finally leave India and expires on the date on which his educational course is discontinued/completed by him/her or the end date and time as mentioned in the Policy Schedule, whichever is earlier.

3.59 **Permanent Partial Disablement** means a bodily Injury caused by accidental, external, violent and visible means, which as a direct consequence thereof, disables any part of the Limbs or organs of the body of the Insured Person and which falls into one of the categories listed in the "Table of Events" set out in this Policy.

3.60 **Permanent Total Disablement** means a bodily Injury caused by accidental, external, violent and visible means, which as a direct consequence thereof totally disables and prevents the Insured Person from attending to any business or Occupation of any and every kind or if he/she has no business or Occupation, from attending to his/her usual and normal duties that last for a continuous period of twelve calendar months from the date of the Accident, with no hopes of improvement at the end of that period.

3.61 **Policy** means the Policy Wordings, the Proposal Form, Policy Schedule, and Endorsements which form part of the policy contract and shall be read together.

3.62 **Policy Schedule** means the schedule attached to and forming part of this Policy.

3.63 **Policyholder** means the Person named in the Policy Schedule as the Policyholder.

3.64 **Policy Period** means the period commencing with the start date and time mentioned in the Policy Schedule till the end date and time mentioned in the Policy Schedule.

3.65 **Pre-Existing Disease** means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within 48 months prior to the first policy issued by the Us.

3.66 **Property Damage** means actual physical damage to tangible material property belonging to a third party.

3.67 **Proposal Form** means the application (Proposal) form for insurance cover submitted to Us along with all information which has enabled Us in considering whether and on what terms to offer this insurance.

3.68 **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.

3.69 **Room Rent** means the amount charged by a Hospital towards Room and Boarding expenses and shall include associated medical expenses.

3.70 **Senior Citizen** means any person who has completed seventy or more years of age as on commencement of the Policy Period.

3.71 **Single Trip Policy** means a Policy under which there cannot be more than one period of insurance, covering only one trip, during the Policy Period.

3.72 **Sound Natural Teeth** means natural teeth that either are unaltered or are fully restored to their normal function and are disease-free, have no decay and are not more susceptible to Injury than unaltered natural teeth.

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

3.74 **Strike** means stoppage of work announced, organized and sanctioned by a labour union, inclusive of work slowdowns, lockouts and sickouts, which interferes with the normal departure and arrival of a Common Carrier.

3.75 **Sub limit** means a cost sharing requirement under the policy in which we would not be liable to pay any amount in excess of the pre-defined limit.

3.76 **Subrogation** means the right of the Insurer to assume the rights of the Insured Person to recover expenses paid out under the policy that may be recovered from any other source.

3.77 **Sum Insured** means the amount specified in the Policy Schedule against a Benefit or set of Benefits, which represents our maximum, total and cumulative liability for any and all claims made in respect of the Insured Person during the Policy Period, under that Benefit or set of Benefits. Sum Insured can be a fixed amount benefit payment upon occurrence of an insured event or indemnity payment basis expenditure of the Insured Person for coverage as specified in the Policy Wording upon occurrence of the insured event.

3.78 **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 center by a medical practitioner.

3.79 **Terrorism / Terrorist Incident** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or the 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.

3.80 **Theft** means an act of illegally, permanently and directly or indirectly depriving the Insured Person of his or her personal belongings or any property by violent or forceful means.

3.81 **Travelling Companion** means an individual(s) travelling with the Insured during the Period of Insurance, provided that, the Insured and such individual(s) are travelling to the same destination on the same dates and provided that such individual(s) is/ are also insured under this Policy. For the purpose of this definition, any individual(s) forming part of a group travelling on a tour arranged by a travel agent or a tour leader is not considered as Travelling Companion, unless the individual(s) is part of the Insured's immediate family or colleague or friends.

3.82 **Trip** means a journey originating from a port in India to any other country and back to India.

3.83 **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.

3.84 **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.

3.85 **We, Our, Us, Insurer, Company, GCI, GCICL** means Generali Central Insurance Company Limited.

3.86 **You, Your, Yourself, Your Family, Insured Person** means the person or people named on your policy schedule we insure.

4 SCOPE OF COVER

This Policy principally offers two types of covers - Base Covers & Optional Covers. It also includes assistance services offered by our Assistance Service Providers. We will pay the benefits for the events described in the policy as detailed below. The benefits shall be available if specifically mentioned in the policy schedule up to the Sum Insured limit defined within Geographical area as opted and applicable.

The deductible (amount/ time) as specified in the Policy Schedule shall be borne by the Insured Person on each claim. We shall be liable to make payment under the policy for any claim only when the deductible (amount/ time) on that claim is completely exhausted.

4.1 BASE COVERS

The benefits mentioned under the base covers are in-built and available to all Insured person. The Policy schedule shall specify the benefit details as per the plan chosen along with the deductibles (amount/ time) / sub limits, which shall be in applicable during the Policy Period.

4.1.1 Medical Care

4.1.1.1 Emergency Medical Expenses

We shall reimburse the medical expenses incurred towards hospitalization, for more than 24 hours, due to any illness or injury sustained by an Insured Person requiring emergency care during the Period of Insurance up to the Sum Insured limit as specified in the Policy Schedule.

a) Coverage under this Benefit shall include:
   (i) Hospital room & boarding expenses
   (ii) Intensive Care Unit expenses
   (iii) Surgical treatment expenses including operation theatre charges, surgeon fees, internal implant charges and all other associated charges.
   (iv) Anesthetist services expenses
   (v) Medical Practitioner's visit expenses
   (vi) Investigative tests or diagnostic procedures expenses
   (vii) Ambulance expenses which include cost of transportation of the Insured Person to the nearest Hospital and paramedic services
   (viii) Miscellaneous medically necessary expenses which is including but not limited to the cost of medicines, nursing charges, and external medical appliances as prescribed by a treating Medical Practitioner,
   (ix) Blood storage and processing charges and any other medically necessary services which are not specified above.

b) Any claims for less than 24 hours hospitalization shall be considered as Day Care Treatment. (Refer Annexure I)

c) Such hospitalization should not be due to any illness or injury related to a pre-existing disease.

d) The Following sub limits shall be applicable for Insured Persons above 55 years of age.

Medical Expense	Sub Limit
Hospital Room & Boarding Expenses	Max USD 2000 per day
Intensive Care Unit Expenses	Max USD 3500 per day
Surgical Treatment Expenses	Max up to USD 15000 per claim
Anesthetist Services Expenses	Up to 25% of the Surgical treatment
Medical Practitioner's Visit Expenses	Max USD 100 per day up to 10 visits per claim
Investigative & Diagnostic Expenses	Max USD 1250 per claim
Ambulance Expenses	Max USD 500 per claim
Miscellaneous Expenses	Max USD 2000 per claim

4.1.1.2 Emergency Medical Evacuation

We will pay the reasonable and customary charges incurred towards costs of air transportation resulting in emergency medical evacuation due to illness or injury sustained by the Insured Person during the Period of Insurance.

Coverage under this Benefit shall include:

a) The cost of transportation, including necessary medical care en-route, of the Insured Person from overseas to India or to the nearest Hospital provided that the treating Medical Practitioner has prescribed for such transportation.
b) Cost of one travelling companion provided that it is medically necessary and prescribed by the treating Medical Practitioner to accompany the Insured Person which includes physical assistance.

Special Condition:

a) The illness or injury requiring a medical evacuation should not be due to a pre-existing disease.
b) Our Assistance Service Provider authorizes in writing in advance and arranges the conveyance for transporting the Insured Person / travelling Companion.
c) Our maximum liability shall be up to the Sum Insured limit defined under "Emergency Medical Expenses" (Section 4.1.1.1) and any claims paid under this benefit will reduce the "Emergency Medical Expenses" Sum Insured proportionately.

4.1.1.3 Emergency Out-Patient Treatment

We will reimburse the reasonable and customary charges arising from medical expenses incurred towards emergency out-patient treatment by the Insured Person due to any illness or injury sustained during the Period of Insurance, up to the limit as specified in the Policy Schedule.

Our maximum liability shall be up to the Sum Insured limit defined under "Emergency Medical Expenses" (Section 4.1.1.1) and any claims paid under this benefit shall reduce the "Emergency Medical Expenses" Sum Insured proportionately.

Specific Exclusions:

a) All exclusions mentioned under Section 4.1.1
b) Any outpatient treatment due to any illness or injury related to a pre-existing disease shall not be payable even if Section 4.2.2 (Pre-Existing Disease Cover) if opted.

4.1.1.4 Continuation of Medical Treatment in India

In the event the Insured Person has been evacuated to India by air transportation, we will pay for the reasonable and customary charges incurred towards the continuation of medically necessary treatment in India for same illness or injury during the Period of Insurance provided that:

a) We have accepted a claim under "Emergency Medical Evacuation" (Section 4.1.1.2)
b) We shall be liable to indemnify medical expenses incurred up to a maximum period of 90 days from the accident or first diagnosis of illness in respect of which the Insured is receiving medically necessary treatment.
c) The sub limits as specified in clause 4.1.1.1.d, shall also be applicable for the medical treatment in India.
d) For payment of claim under this benefit, the rate of exchange as published by the Reserve Bank of India, shall be used for the conversion of foreign currency amounts to Indian rupees.
e) Our maximum liability shall be up to the Sum Insured limit defined under "Emergency Medical Expenses" (Section 4.1.1.1) and any claims paid under this benefit shall reduce the "Emergency Medical Expenses" Sum Insured proportionately.

4.1.1.5 Repatriation of Remains

If during the Period of Insurance, the Insured Person suffers an illness or Injury covered under the policy resulting in an unfortunate death of the Insured Person, we shall pay the reasonable and customary charges towards:

a) Repatriating the mortal remains of the Insured Person to India (first port de-boarded in the Country of residence). Any cost incurred towards transportation of Mortal remains from Airport to Home (or any intermediate place) after de-boarding the common carrier in India will not be payable or,
b) The costs of a local burial / cremation in the country where the death occurred.

Special Condition:

a) Death should not be due to any pre-existing disease.
b) Our Assistance Service Provider arranges and / or authorizes the repatriation / burial in writing in advance.
c) Our maximum liability shall be up to the Sum Insured limit defined under "Emergency Medical Expenses" (Section 4.1.1.1) and any claims paid under this benefit shall reduce the "Emergency Medical Expenses" Sum Insured proportionately.

Specific Exclusions applicable to section 4.1.1

a) Expenses related to any admission primarily for diagnostics and evaluation purposes, and which are not related / incidental to the current diagnosis and treatment.
b) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This includes:
   (i) Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
   (ii) Any services for people who are terminally ill to address medical, physical, social, emotional and spiritual needs.
c) Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
d) Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
e) Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
f) Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.
g) Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons.
h) Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure.
i) Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
j) Expenses related to sterility and infertility. This includes:
   (i) Any type of contraception, sterilization
   (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
   (iii) Gestational Surrogacy

(iv) Reversal of sterilization

k) Any medical treatment obtained in India, unless covered under "Emergency Medical Evacuation" (Section 4.1.1.2) and Continuation of Medical Treatment in India (Section 4.1.1.4)
l) Any pre-existing Disease.
m) Medical treatment which is the sole reason or one of the reasons for temporary stay abroad.
n) Treatment which could reasonably be delayed until the Insured person's return to India unless approved jointly by the treating Medical Practitioner and the Assistance Service Provider.
o) Any elective, cosmetic or plastic surgery except as a result of an injury during the Policy Period.
p) Dental treatment.
q) Any expenses which are not exclusively medical in nature as specified in Annexure II to the Policy.
r) Rehabilitation and physiotherapy.
s) Any internal congenital anomaly known to the Insured Person at the time of taking the Policy.
t) Any expenses related to pregnancy resulting to childbirth, miscarriage, abortion or complication arising out of any of the foregoing or expenses related to the treatment of infertility or birth control measures.
u) Any costs incurred in connection with rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar situation.
v) Immunizations and treatment towards obesity and any external congenital anomaly.
w) Alternative treatments including but not limited to Ayurveda, Homoeopathy, Unani, Naturopathy, Reflexology, Acupuncture, Bone Setting, Herbalist Treatment, Hypnotism, Rolfing, Massage therapy, Aroma therapy.
x) Any exclusion mentioned in the "General Exclusions" Section 5 of this Policy.

4.1.2 Dental Treatment Expenses

We will pay reasonable and customary charges incurred towards Insured Person's Dental Treatment during the Period of Insurance, provided that:

a) Our maximum liability shall be up to Sum Insured as specified against this benefit in the Policy Schedule, if the Insured Person requires dental treatment for Sound Natural Teeth due to any dental illness.
b) Our maximum liability shall be up to Sum Insured as specified, against "Emergency Medical Expenses" benefit, in the Policy Schedule, if the Insured Person requires dental treatment for sound natural teeth following an accident / injury.

Clause 5.s shall not apply to the extent of cover provided under this benefit.

Specific Exclusions:

a) Any pre-existing disease or illness or injury.
b) Cementing or fixation of tooth or teeth bridge/s, permanent or temporary crowns, artificial tooth or teeth.
c) Beauty and/ or cosmetic treatment and / or reconstructive plastic surgery in any form.
d) Treatment which could reasonable be delayed until the Insured person's return to India unless approved jointly by the treating Dentist and the Assistance Service Provider.
e) Any exclusion mentioned in the "General Exclusions" Section 5 of this Policy.

4.1.3 Accidental Death and Disablement

In the event the Insured Person sustains an accidental injury while trip overseas, during the Period of Insurance, resulting in Accidental Death or Permanent Total Disablement or Permanent Partial Disablement, we shall pay a Sum Insured as specified in the Policy Schedule against the benefits detailed below.

4.1.3.1 Accidental Death

If an Insured Person suffers an Injury due to an Accident whilst on a trip overseas, and that Injury solely results in death of Insured Person within 365 days from the date of the Accident, we will pay the Sum Insured as specified in the Policy Schedule.

Accidental Death	
Event	**Percentage of Sum Insured**
Accidental Death	100%

4.1.3.2 Permanent Total Disablement

If an Insured Person suffers an Injury due to an Accident whilst on a trip overseas, and that Injury solely results in Permanent Total Disablement of Insured Person within 365 days from the date of the Accident, we will pay the Sum Insured as specified in the Policy Schedule.

Permanent Total Disablement	
Event	**Percentage of Sum Insured**
Permanent total loss of sight of both Eyes	100%
Permanent total loss of sight of one eye and physical separation of or the loss of ability to use either one hand or foot	100%
Permanent total loss or physical separation of or the loss of ability to use both hands or both feet	100%
Permanent total loss or physical separation of or the loss of ability to use one hand and foot	100%

4.1.3.3 Permanent Partial Disablement

If an Insured Person suffers an Injury due to an Accident whilst on a trip overseas, and that Injury solely results in Permanent Partial Disablement of Insured Person within 365 days from the date of the Accident, we will pay Sum Insured as specified in the Policy Schedule and up to percentage specified in the table of event below:

Permanent Partial Disablement	
Event	**Percentage of Sum Insured**
Permanent Partial loss of:	
An arm at the shoulder joint	75%
An arm above the elbow joint	70%
A hand at the wrist	50%
An arm beneath the elbow joint	60%
A thumb	25%
An index Finger	10%
Any other Finger	5%
A leg above mid-thigh	75%
A leg up to mid-thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
A large Toe	5%
Any other Toe	2%
Sight of one eye	50%

Hearing of one ear	25%
Hearing of both ears	75%
Sense of smell	10%
Sense of taste	5%
Shortening of leg by at least 5%	7%
Any other Permanent Partial Disablement	Percentage as certified by Government Civil Surgeon in India

Special Conditions:

a) Our maximum liability is restricted to 100% of the Sum Insured irrespective of permanent loss of one or more body parts and / or death.
b) The benefit will be paid to the Insured Person or legal representative of the Insured Person.
c) On Insured Person's death, the benefit will be paid to the nominee appointed by the Insured Person or the Insured Person's legal heir.

Specific Exclusions:

a) Intentional self-Injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
b) Accident while under the influence of alcohol or drugs.
c) Participation in an actual or attempted felony, riot, crime, misdemeanor or civil commotion
d) Any Accident of which a contributing cause was the Insured Person's actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or his resistance to arrest.
e) Whilst engaging in aviation or whilst mounting in to, dismounting from or traveling in any aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.
f) Participating in motor racing or trial run as a driver, co-driver or passenger.
g) Pregnancy and childbirth, miscarriage, abortion or complications arising out of any of these.
h) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage or under the order of any government or public authority.
i) Nuclear energy, radiation.
j) Any pre-existing disablement prior to the inception of the Policy.
k) Whilst engaging in hazardous or adventure sports, unless specifically insured.
l) Whilst engaging in hazardous activity.
m) Losses arising from accidents on two wheeled motorized vehicles unless at the time of the accident the driver is duly qualified in possession of a current full international driving license and the driver is wearing a safety crash helmet.
n) Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions, which affect the entire body and any pathological disturbances caused by the mental reaction to the same.
o) Any exclusions mentioned in the "General exclusions" Section 5 of this Policy.

4.1.4 Hijack Cover

If a Common Carrier (airline) in which the Insured Person is traveling, whilst on a trip overseas during the Period of Insurance, is hijacked and such hijack results in the delay of Insured Person's journey for more than 12 consecutive hours, we will pay the daily benefit amount as specified in the Policy Schedule.

Special condition:

a) The daily fixed benefit shall be payable maximum up to 7 days per trip.

Specific Exclusion:

a) Any incident where the Insured Person is suspected to be either the principal or an accessory in the hijacking.
b) Any claim is due of a change in the regular routed of travel / journey of the common carrier due to traffic, weather, fuel shortage or technical security reasons.

4.1.5 Trip Delay

In the event of any delay of the Common Carrier(airline) more than 4 hours in which the Insured Person is scheduled to travel on a valid ticket during Period of Insurance whilst on a Trip overseas, before the commencement of the trip, we will pay a fixed amount for each block of 4 hours delay up to the limit as specified in the Policy Schedule.

The benefit is payable if such delay is caused due to any of the following reasons:

a) Delay due to inclement weather.
b) Delay due to sudden strike or any other action by employees of common carrier.
c) Delay due to equipment failure of the common carrier.
d) Delay due to operational problems at the common carrier end like crew / staff rescheduling issues.
e) Cancellation or rescheduling done by common carrier.

Specific Exclusion:

a) Any delay due to any event which was announced in public or known to the Insured Person 6 hours prior to the scheduled departure time of the common carrier.
b) Any departure which is delayed because of the Insured Person or any other travelling companion failing to check-in timely as required by the airlines.

4.1.6 Trip Cancellation

In the event of cancellation of the trip before its commencement, we shall reimburse the non-refundable expenses on cancellation of the overseas travel tickets, hotel booking or the scheduled tour booking up to the amount as specified in the Policy Schedule, provided that such cancellation is due to any of the following reasons:

a) Death or diagnosis of Critical illness of the Insured or his / her immediate family member.
b) The Common Carrier on which the Insured is scheduled to travel is delayed for at least 24 consecutive hours due to strike, industrial action, riot, civil commotion, severe weather condition, natural disaster, hijack, or mechanical breakdown of the Common Carrier.
c) Serious injury, sudden sickness of the Insured Person or his / her immediate family member requiring hospitalization for more than 24 hrs.
d) Loss of Passport within 10 days before the scheduled departure.
e) The Insured Person is summoned or required by judicial authority or law enforcement agency or court of law for its proceedings during the Policy Period.

Specific Condition:

a) The booking should be cancelled within 48 hours of occurrence of any event or as soon as practicable before commencement of trip which would result in a claim under this benefit.
b) Loss incurred due to above listed Insured Perils must not have arisen before 45 days prior to the risk's inception date.
c) We shall cover only one instance of trip cancellation for single trip policy and maximum three instances for multi trip policies.

d) Under this benefit, the cover begins from the date of issuance of Policy or the date of booking of Insured Person's tickets (whichever is later) and ends when the Insured Person starts utilization of the ticket for its intended purpose.

Specific Exclusion:

a) Travel arrangements cancelled or changed by an airline, cruise line or tour operator unless the cancellation is the result of inclement weather.
b) Changes in plans by the Insured, an immediate family member or travelling companion for any reason.
c) Adverse change in financial circumstances of the Insured Person, any family member, or a travelling companion.
d) Any cancellation due to hospitalization resulting from pre-existing disease, childbirth or related medical complications to the Insured Person, an immediate family member or travelling companion.
e) The reason for trip cancellation was foreseeable for the Insured Person with high degree of probability.
f) Any exclusion mentioned in the "General Exclusion" Section 5 of this Policy.

4.1.7 Trip Curtailment

In the event of any unavoidable curtailment or interruption of the booked and confirmed trip overseas during the Period of Insurance, we shall reimburse the following, up to the limit as specified in the Policy Schedule.

(i) The non-refundable prepaid payments made, towards hotel & tour bookings, before the Insured Person's departure.
(ii) Additional cost of transportation expenses (in the same class as original booking) incurred by the Insured Person (cost after adjusting the proceeds of cancelling / preponing confirmed return ticket) to return to India.
(iii) Additional accommodation costs of similar standard to that the Insured Person had initially booked for his / her trip.

The benefit is payable if such delay is caused due to any of the following reasons:

a) Death or diagnosis of Critical illness of the Insured or Immediate Family Member.
b) The Common Carrier on which the Insured Person has boarded is hijacked.
c) Serious injury, sudden sickness of the Insured Person or his / her immediate family member requiring hospitalization for more than 24 hrs.
d) The Insured Person is summoned or required by judicial authority or law enforcement agency or court of law for its proceedings during the Policy Period.
e) Inclement weather conditions.

Specific Condition:

a) Assistance Service Provider should be intimated if the Insured Person intends to return to India to make a claim.
b) We shall cover only one instance of trip curtailment for single trip policies and maximum three instances for multi-trip policies.

Specific Exclusion:

a) Travel arrangements cancelled or changed by an airline, cruise line or tour operator unless the cancellation is the result of inclement weather.
b) Changes in plans by the Insured, an immediate Family Member or travelling companion for any reason.
c) Adverse change in financial circumstances of the Insured Person, any family member, or a travelling companion.

d) Any trip curtailment due to hospitalization resulting from pre-existing disease, childbirth or related medical complications to the Insured Person, an immediate family member or travelling companion.
e) The reason for trip curtailment was foreseeable for the Insured Person with high degree of probability.
f) Any exclusion mentioned in the "General Exclusion" Section 5 of this Policy.

4.1.8 Delay of Checked-in Baggage

In the event of delay in scheduled arrival of the Checked-in Baggage whilst on a Trip overseas and whilst it is in the custody of the Common Carrier(airline) for a period of more than 12 consecutive hours during Period of Insurance, we will pay fixed benefit amount as specified in the Policy Schedule.

Special Conditions:

a) Our liability shall be limited to the travel destinations specified in the main travel ticket from India. All halts and via destinations included in this main travel ticket shall also be considered for payment under this benefit.
b) Our liability will be reduced by any sum for which the airline is liable to make payment.
c) In the event of simultaneous claims under this benefit as well as under Loss of checked-in baggage (Section 4.1.9), our liability for payment shall be the higher of claims in respect of the same item(s) of checked-in baggage.

Specific Exclusion:

a) Any delay of checked-in baggage in India.
b) Delay arising from any detention or confiscation of baggage by customs officials or other public authorities.

4.1.9 Loss of Checked-in Baggage

In the event of total and complete loss of Checked-in Baggage whilst on a Trip overseas and whilst it is in the custody of the Common Carrier(airline) during Period of Insurance, we will pay fixed benefit amount as specified in the Policy Schedule.

In case the Insured Person has 2 checked in baggage and one was lost by the common carrier, then we shall pay one-half of the Sum Insured as fixed amount, as specified in the Policy schedule.

Special Condition:

a) Our liability shall be limited to the travel destinations specified in the main travel ticket from India. All halts and via destinations included in this main travel ticket shall also be considered for payment under this benefit.
b) Our liability will be reduced by any sum for which the airline is liable to make payment.
c) In the event of simultaneous claims under this benefit as well as under Delay of checked-in baggage (Section 4.1.8), our liability for payment shall be the higher of claims in respect of the same item(s) of checked-in baggage.

Specific Exclusion:

a) Partial loss of any of the items in the checked-in baggage
b) Loss arising from any detention or confiscation of baggage by customs officials or other public authorities.
c) Loss of Insured Person's baggage sent in advance or shipped separately.

4.1.10 Personal Liability

In the event of any third party's Accidental bodily injury / property being damaged by Insured Person whilst on a trip overseas during Period of Insurance, the Company shall reimburse any actual legal liability including Defence Costs, incurred by the Insured Person in his/her private capacity to pay Damages to such third party up to the limit of Sum Insured as specified in the Policy Schedule.

Special Condition:

a) In the event of a claim under this benefit, the Insured Person shall give written notice to Us /Assistance service provider within 10 days of any claim or demand made against him.
b) The Insured Person shall not admit liability / settle / compromise / make any payment without our prior written consent.
c) We shall be entitled (but not obligated) at any time to conduct in the name of Insured Person the defense and/ or settlement of any claim and to appoint lawyers to represent the Insured Person.
d) We shall not settle any claim without the Inured Person's express consent, but if the Insured Person refuses an available settlement recommended by Us, then Our liability shall thereafter be limited to the amount by which the claim could have been settled.

Specific Exclusion:

a) The Insured Person's liability to any employee (whether under a contract of or for services).
b) Liability arising out of the rental or holding for rental of any part of any premises by the Insured Person.
c) Liability arising out of the rendering of or failure to render professional services.
d) Liability arising out of a premises, watercraft or aircraft that is owned by, rented to or rented by the Insured Person.
e) Liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorized land conveyances, watercraft, or aircraft.
f) Liability arising out of sexual molestation, corporal punishment, or physical or mental abuse.
g) Liability arising out of the use, sale, manufacture, delivery, transfer, or possession by any person of a controlled substance or contraband as defined by the appropriate authority or the Federal Food and Drug Agency or equivalent or similar organization.
h) Liability under any contract or agreement.
i) Property Damage to property owned by the Insured Person.
j) Property Damage to property rented to, occupied, or used by or in the care of the Insured Person.
k) Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by the Insured Person under any worker's compensation law, non-occupational disability law or occupational diseases law, or any other similar law.
l) Suits or legal actions by the Insured's parents, children, spouse, brothers, sisters, uncles, aunts, grandparents or parents-in-law, or any Travelling Companion or a Travelling Companion's parents, children, spouse, brothers, sisters, uncles, aunts, grandparents, or parents-in-law.

4.1.11 Loss of Passport and Driving License

In the event the Insured Person loses his / her original passport and / or international driving license while trip overseas during the Period of Insurance, we shall pay up to Sum Insured on aggregate basis, as specified in the Policy Schedule, for obtaining a duplicate or new passport and / or a duplicate or new International Driving License, provided that:

a) The maximum payable amount under this benefit is as specified in the Policy Schedule, with a sub limit of 50% of the Sum Insured for loss of international driving license.

Specific Exclusion:

a) Where the loss is not reported to the appropriate Policy authority in the country of visit within 24 hours of the discovery of the loss, and in respect of which a police report has not been obtained.
b) Where the Insured Person has failed to take reasonable steps to guard against the loss of Passport or International Driving License.
c) Loss or damage to the Insured Person's passport or international driving license because of confiscation or detention by customs, police, or any other authority.

4.1.12 Automatic Trip Extension

We shall automatically extend the Policy Period up to 7 days, from the expiry date of the Policy Period, if the extension is necessary and solely due to the below reasons:

a) Hospitalization of Insured person, where we have accepted a claim under "Emergency Medical Expenses" (Section 4.1.1.1).
b) Hospitalization of travelling companion due to illness or injury.
c) Death of the travelling companion.
d) Cancellation or Re-scheduling of the common carrier due to unexpected strike, riot, or civil commotion at the port where the Trip got extended.
e) Any natural disaster (declared by appropriate government authority) at your current location or at destination that forces you to extend the trip.

Special Condition:

a) Any refundable amount pertaining to the original scheduled return ticket will be deducted from the admissible claim amount.

Specific Exclusion:

a) The trip is cancelled due to natural calamity not declared by appropriate government authority.
b) Any extension due to Childbirth, Pregnancy or related medical complications occurring to you or your immediate family member or traveling companion.
c) Any exclusion mentioned in the "General Exclusions" Section 5 of this Policy.

4.2 OPTIONAL COVERS

The benefits mentioned under the optional covers are to be selected by the Insured Person based on his / her requirement. The Policy schedule shall specify such selected benefits along with the chosen cover limits, deductibles (amount/ time) / sub limits, which shall be in force for the Insured Persons during the Policy Period within Geographical area as opted and applicable.

4.2.1 Waiver of Medical Sub limits

All sub limits applicable for Insured Persons over 55 years of age under the base cover "Emergency Medical Expenses" (Section 4.1.1.1.d) shall be waived off.

4.2.2 Pre-Existing Disease Cover

We shall extend the coverage to the below benefits for contingencies arising from pre-existing diseases:

a) Medical Care (Section 4.1.1) except Emergency Outpatient Treatment (Section 4.1.1.3)
b) Daily Hospital Allowances (Section 4.2.3)
c) Dental Treatment Expenses (Section 4.1.2)
d) Compassionate Visit (Section 4.2.9)
e) Compassionate Stay (Section 4.2.10)
f) Child Escort (Section 4.2.15)
g) Trip curtailment (Section 4.1.7)
h) Automatic Trip Extension (Section 4.1.12)

i) Home to Home cover (Section 4.2.6)
j) Waiver of Medical Sub limits (Section 4.2.1)
k) Adventure Sports Cover (Section 4.2.19)

Special Condition:

a) Sub limit as specified in the Policy Schedule shall be applicable for "Emergency Medical Expenses" (Section 4.1.1.1) & "Continuation of medical treatment in India" (Section 4.1.1.4). Such a sub limit shall be applicable for both the benefits put together and are not available on an individual basis.
b) Such an extension shall not result in an increase in Sum Insured of the respective covers.
c) All terms and conditions and limits of the applicable benefits shall remain the same.

Specific Exclusion:

a) All specific exclusions of the respective covers and the general exclusions (Section 5) shall apply.

4.2.3 Daily Hospital Allowances

In the event of hospitalization of the Insured Person during the Period of Insurance, we shall pay the daily allowance as specified in the Policy Schedule against this benefit for each continuous and completed period of 24 hours of hospitalization, post expiry of first 2 consecutive days of hospitalization, provided that:

a) We have accepted a claim under "Emergency Medical Expenses" (Section 4.1.1.1).
b) The daily hospital allowance shall be payable for a maximum of up to 5 days.

Specific Exclusions:

a) All specific exclusions applicable to "Medical Care" (Section 4.1.1).
b) Any exclusion mentioned in the "General Exclusions" Section 5 of this Policy.

4.2.4 Additional Sum Insured for Accidental Hospitalization

In the event of Sum Insured opted under "Emergency Medical Expenses" (Section 4.1.1.1) is completed exhausted or insufficient due to any previous claim, we shall replenish up to 100% of the Sum Insured opted under "Emergency Medical Expenses" (Section 4.1.1.1) benefit in case of hospitalization due to accidental injuries occurred during Period of Insurance.

Special Condition:

a) The cover shall be available only once during the Period of Insurance.
b) The unutilized amount under this benefit cannot be carried forward.

Specific Exclusion:

a) Any medical treatment which can be postponed until the Insured Person returns home unless certified by medical practitioner.

4.2.5 Accidental Death and Disablement – Common Carrier

If an Insured Person whilst on a trip overseas is travelling as a passenger on a Common Carrier (Air / Sea / Land-including boarding and alighting from that common carrier) suffers an accidental Injury during the Period of Insurance and such Injury results in the Insured Person's Death or Permanent Total Disablement or Permanent Partial Disablement within 365 days from the date of the Accident, We will pay up to the Sum Insured as specified in the Policy Schedule in addition to benefit payable under "Accidental Death and Disablement" (Section 4.1.3)

Special Condition:

a) All conditions mentioned under section 4.1.3.

Specific Exclusion:

a) All exclusions mentioned under section 4.1.3.

4.2.6 Home to Home Cover

We shall extend the coverage before / beyond the Policy Period for "Emergency Medical Expenses" (Section 4.1.1.1), "Emergency Out-Patient Treatment" (Section 4.1.1.3) and "Accidental Death & Disablement" (Section 4.1.3) up to the Sum Insured as specified in the Policy Schedule, for the following:

a) Starting of the journey from Home (or any intermediate place) in India to the Airport for duration of 6 hours before the scheduled departure time of the common carrier, by which it is intended that he/she shall finally leave India and
b) Return journey from Airport to Home (or any intermediate place) after de-boarding the common carrier in India for duration of 6 hours after the actual arrival time.

Special Condition:

a) The insured Person should inform Us / Assistance Service Provider immediately if he/ she suffers from an illness / injury sustained within the duration specified under this benefit.

Specific Exclusion:

a) All exclusions mentioned under "Emergency Medical Expenses" (Section 4.1.1.1), "Emergency Out-Patient Treatment" (Section 4.1.1.3) and "Accidental Death & Disablement" (Section 4.1.3)

4.2.7 Mobility Aids

In the event the Insured Person sustains an accidental injury whilst on a Trip overseas during the Period of Insurance, we shall pay the charges incurred by the Insured Person for procuring medically necessary prosthetic devices on the written advice of the treating Medical Practitioner up to the Sum Insured as specified in the Policy Schedule.

These devices are artificial devices replacing body parts, including artificial limbs, arms or eyes, orthopedic braces (including but not limited to Cane, Crutches, forearm crutch, Walkers, Walker cane hybrid, Gait trainers, Seated walking scooter, Wheelchairs and scooters, Stair lifts and similar devices, patient transfer devices and other aids of similar utility arm, back or neck braces) and durable medical equipment (including but not limited to crutches, wheelchairs, power mobility devices, and hospital beds) which fulfils the Insured Person's basic medical needs consequent to an injury.

Special Condition:

a) We have accepted a claim under "Emergency Medical Expenses" (Section 4.1.1.1), "Accidental Death & Disablement" (Section 4.1.3) and "Accidental Death & Disablement – Common Carrier" (Section 4.2.5) and "Home to Home Cover" (Section 4.2.6).
b) The clause specified under Section 5.u (General exclusion) shall not apply to the extent of cover provided under this benefit.

Specific Exclusion:

a) Durable medical equipment excludes spectacles, contact lenses, hearing aids, blood pressure monitoring machine and diabetes monitoring machine.

4.2.8 Lifestyle Support

In the event of Accidental Injury resulting in Death or Permanent Total Disablement of the Insured Person as certified by the Medical Practitioner during the Period of Insurance, we will pay a fixed benefit up to limit specified in the Policy Schedule towards meeting regular household expenses for reducing the financial hardship.

Special Condition:

a) We have accepted a claim under "Accidental Death & Disablement" (Section 4.1.3) and "Accidental Death & Disablement – Common Carrier" (Section 4.2.5) and "Home to Home Cover" (Section 4.2.6).

4.2.9 Compassionate Visit

In the event the Insured Person is hospitalized due to any illness or injury sustained whilst on a trip overseas during the Period of Insurance, we shall reimburse transportation cost (one round trip economy class air ticket) incurred towards One immediate family member who would visit the Insured Person to be at his bedside to give physical assistance, up to the Sum Insured as specified in the Policy Schedule, provided that:

a) The treating medical practitioner certifies in writing that it is not advisable for the Insured Person to travel back to India based on the medical condition and that the Insured Person would benefit from the visit of the immediate family member.
b) There is no adult (of age 18 years and above) travelling companion with the Insured Person
c) No adult member of the Insured Person's immediate family is present at the location of hospitalization.
d) We have accepted a claim under "Emergency Hospitalization Expenses" (Section 4.1.1.1)
e) The Insured Person should have been hospitalized for a minimum period of 5 consecutive days.

4.2.10 Compassionate Stay

In the event the Insured Person is hospitalized due to any illness or injury sustained whilst on a Trip overseas during the Period of Insurance, we shall reimburse cost of accommodation of one immediate family member for his/ her stay up to the Sum Insured, as specified in the Policy Schedule, provided We have accepted a claim under "Compassionate Visit" (Section 4.2.9).

4.2.11 Emergency Reunion and resumption of trip

We shall reimburse the cost of one round trip economy class air ticket, up to the Sum Insured as specified in the Policy Schedule, for the Insured Person to return Home in India for an Emergency visit during the Period of Insurance, in the event of:

a) Death of Insured Person's immediate family member, or
b) Hospitalization of the Insured Person's immediate family member for more than 5 consecutive days due to injury or illness, or
c) Any calamity or emergency events like house becoming uninhabitable due to fire or act of God.

Special Condition:

a) The Insured Person's resumption of travel should take place within 2 months from the date of his / her visit to Home in India, and
b) At least one month of the Policy Period is available, in case the Insured Person resume back to the destination, and
c) An insured Person's resumption of travel is necessary for official or academic purpose.

4.2.12 Political Risk and Catastrophe Evacuation

We shall reimburse the cost incurred by the Insured Person during the Period of Insurance up to the amount as specified in the Policy Schedule, towards:

(i) An economy class air ticket to the Insured Person to return to Home in India or to nearest place of safety, and
(ii) Reasonable cost of accommodation expenses up to a maximum of USD 300 for a maximum period of 7 days if the Insured Person is unable to return to India.

Coverage under this benefit is payable in the event provided:

a) officials in the country where Insured Person is visiting recommend that certain categories of persons which include the Insured Person should leave the country.
b) Insured Person is expelled from or declared persona non grata in the country of visit.
c) A Catastrophe (fire, flood, earthquake, Tsunami, Volcano Eruption, Strom, hurricane or epidemic due to contagious disease) has occurred in the country of visit the, necessitating Insured Person immediate evacuation to avoid risk of personal injury or illness.

Special Condition:

a) In the event of a claim under this benefit, the Insured Person shall give immediate written notice to Us / Assistance Service Provider.

Specific Exclusion:

a) Insured Person violating the laws or regulations of the country from which he/she is to be evacuated.
b) Failure to produce or maintain immigration, work, residence, or similar visas, permits or other documentation.
c) Failure to honor any contractual obligation or bond or to obey any condition in a license.
d) Circumstances that resulted in the Insured's evacuation being in existence prior to the Insured entering the country or their occurrence being foreseeable to a reasonable person before the insured entered the country.
e) Any exclusion mentioned in the "General Exclusions" Section 5 of this Policy.

4.2.13 Common Carrier Delay

In the event of delay of the Common Carrier (Sea or airlines only) at any Port specified in the Insured Person's main travel booking itinerary except in India whilst on a Trip overseas during the Period of Insurance, We shall reimburse cost incurred towards alternate travel booking under any mode of transport (however travel booking superior to original booking category is not covered) post deduction of compensation offered by service provider/ Airlines or through any other source, for travelling to the next Intended Destination up to the Sum Insured as specified in the Policy Schedule, if such delay is caused due to any of the following reasons:

a) Inclement Weather
b) Any strike, riots, industrial action at the Port or relating to the Common Carrier
c) Delay by Common Carrier

Special Condition:

a) The Insured Person shall submit to Us sufficient proof to substantiate the reason for such delay of the Common Carrier unless this proof is available to Us directly from a reliable source in the public domain.
b) The delay of the Common Carrier is more than 3 hours from the scheduled departure time of the Common Carrier at the Port.

c) We shall be liable under this Benefit for only one such delay, encountered by the Insured Person during the Policy Period, irrespective of whether the Policy is Single Trip or Multi Trip Policy.

Specific Exclusion:

a) Delayed arrival of the Insured Person or Travelling Companion.
b) Any delayed departure caused by a Strike or industrial action known to exist or capable of being anticipated at the time the Trip was booked.
c) If the Common Carrier is taken out of service on the instruction of the Civil Aviation Authority, or any other governmental authority.
d) Any exclusion mentioned in the "General Exclusions" Section 5 of this Policy.

4.2.14 Missed Connection

In the event of delay or cancellation of a prior connecting Common Carrier (airline) in which the Insured Person is travelling and misses a pre-booked onward connection, then we will pay for expenses incurred towards extra accommodation and travel costs (less refunds if any) up to the amount as specified in the Policy schedule to reach the next destination as shown in the main travel booking ticket / itinerary.

Special Condition:

a) We shall cover only one such instance for single trip policies and a maximum of three instances for multi trip policies.
b) We shall cover the extra accommodation and travel costs for the same class as originally planned.
c) There should be a minimum of 4 hours gap between scheduled arrival of incoming common carrier and scheduled departure of connecting common carrier.
d) Written confirmation from the common carrier to be submitted to Us stating the reason for the service not running as per its published timetable.

Specific Exclusion:

a) Expenses which the Insured Person would have incurred during the normal course of the trip.
b) Any claim caused by a strike or industrial action or any other reason for which the dates had been publicly announced or reported by media at the time the Insured Person bought this Policy.
c) Claims not supported by a written report from the appropriate authorities of the common carrier.
d) Any event where the authorities of the common carrier has offered a reasonable alternative transport or connection or the Insured Person's ticket for the connecting flight could have been used for an alternative connection.
e) Any exclusion mentioned in the "General Exclusions" Section 5 of this Policy.

4.2.15 Child Escort

If an Insured Person sustains an Illness or injury whilst on a trip overseas and that directly results in the death or hospitalization of the Insured Person during the Period of Insurance, we will pay the following expenses in relation to a Minor Dependent Child travelling with Insured Person and covered under this Policy.

a) Round trip economy class air ticket for one adult immediate family member along with reasonable cost of accommodation
b) Economy class air ticket for minor children.

Special Condition:

a) The cover is available for a maximum of two minor children.
b) We shall provide benefit for one such event during the Policy Period.
c) Provided that there is no adult travelling companion to take care of the minor children.
d) Provided that no adult immediate family member is present at the location of hospitalization.
e) Claim under this cover is payable only if we have accepted claim under "Accidental Death" (Section 4.1.3) or "Emergency Medical Expenses" (Section 4.1.1.1).
f) The treating medical practitioner certifies in writing that it is not advisable for the Insured Person to travel back to India based on the medical condition.
g) The Insured Person should have been hospitalized for a minimum period of 5 consecutive days.

4.2.16 Loss of Gadgets

In the event of theft or robbery of the Insured Person's gadget while trip overseas during the Period of Insurance, we shall reimburse the market value of such gadgets subject to depreciation up to a maximum of Sum Insured as specified in the Policy Schedule. Depreciation value shall be calculated as per the below table:

Gadget Age	Applicable depreciation percentage
Up to 1 year	**50%**
> 1 year up to 2 years	**70%**
> 2 years up to 3 years	**75%**
> 3 years up to 4 years	**80%**
> 4 years up to 5 years	**90%**
> 5 years	**95%**

Special Condition:

a) Gadget here means and applies to Laptop, Tablet, Mobile phone, Camera only.

Specific Exclusion:

a) Any Loss of Insured Person's item sent in advance or shipped separately.
b) Any item that was in baggage lost by common carrier.
c) Loss arising from any detention or confiscation of baggage by customs officials or other public authorities.
d) Any loss of software or data in laptop/ tablet/mobile phone/camera and any consequential loss.

4.2.17 Bounced Booking – Hotel / Common Carrier

If Accommodation provider/ Common Carrier (Air / Sea / Land) is unable to honor the Insured Person's confirmed bookings (pre-paid or contracted to pay), during the Period of Insurance, due to overbooking then we shall reimburse the difference of cost in original booking and alternate booking.

Special Condition:

a) Original booking and alternate booking should be of the same class and for the same number of nights or same travel destination. Upgradation to higher class will be considered in case a similar alternate arrangement is not available.
b) The Insured Person must always check-in on time or fulfil any other obligation on his / her part.

c) In the case of international flights, the Insured Person is expected to have web-checked-in prior to his / her arrival at the airport.
d) The overbooking at the common carrier must happen at check-in.

Specific Exclusions:

a) Any booking for which the Insured Person is unable to furnish proof of booking/payment and bounced booking.
b) Any contractual breach by the Insured Person including but not limited to non-adherence to the terms and conditions of the booking service provider.
c) If the Insured Person had any waitlisted booking irrespective of whether such bookings have been promised to be confirmed later.
d) Claims where the alternative travel/accommodation arrangements is provided by the service provider.
e) If the Insured Person volunteers to take a late flight (Voluntary denied booking).

4.2.18 Car Rental Excess Cover

In the event of physical loss or damage to the rental car which is under control and custody of the Insured Person's whilst in trip overseas during the Period of Insurance, we will reimburse towards the "Excess Amount" that the Insured Person is obliged to pay up to a maximum of the Sum Insured as mentioned in the Policy Schedule.
This policy covers the Excess Amount following the theft or damage to rental car including the undercarriage, windows, and tyres.

Special Condition:

a) The Insured Person should be covered under the terms of the car rental agreement in the event of theft or accident which is further covered by rental car insurance policy.
b) Insurance is included in the total price of the car rental agreement.
c) The driver should be the Insured Person who must hold a valid and effective international driving license which must be effective at the time of incident.
d) The cover under this section shall incept from the time the Insured Person takes legal control of Rental Car and shall cease at the time Rental Agency assumes back control of rented car, subject always to the condition that the custody of such rental car with the Insured Person is during the period of his covered Trip only.
e) Benefit under this section shall be payable for insured contingencies happening overseas.

Specific Exclusion:

a) Operation of the vehicle in violation of the terms of the rental agreement.
b) Automobiles, or other vehicles, which are not rental vehicles and not rented from a licensed rental agency.
c) The rental of certain vehicles namely, motor homes, trailers or caravans, vans, trucks, non-passenger carrying vehicles, vehicles that carry more than 9 people including the driver, motorcycles, mopeds, motorbikes, off-road vehicles, and recreational vehicles.

4.2.19 Adventure Sports Cover

The Policy shall extend to cover for any disease / illness / injury / death related to or contracted due to Insured person's participation in hazardous or adventure sports activity under Emergency Medical Expenses (Section 4.1.1.1) and Accidental Death and Disablement (Section 4.1.3).

Special Condition:

a) The extension of cover under this benefit shall not result in any increase in Sum Insured of the respective Coverage.

b) The clause specified under Section 4.1.1.d and 5.o shall not apply to the extent of cover provided under this benefit.

Specific Exclusion:

a) Non-adherence to the guidelines / instructions of the organizers of hazardous or adventure sports.
b) Participation in a professional capacity and without supervision of trained professional.

4.2.20 Home Contents

We shall pay for the loss or damage to household contents and personal effects of Insured Person kept in his / her specified home in India during the Period of Insurance, whilst the Insured Person is on trip overseas.

The loss or damages are due to:

a) Fire, lightening, explosion / implosion, aircraft damage
b) Flood, inundation, Storm, cyclone, Typhoo, Tempest, Hurricane, Tornado
c) Earthquake
d) Burglary/Housebreaking

We shall not make any payment for more than 20% of the Sum Insured in respect of any one item and more than the Sum Insured mentioned in the Policy Schedule during the Policy period. This benefit is applicable for the entire Family and not on Insured Person.

Market Value means the value at which property insured could be replaced with one of the same kind, type, age, and condition.

Special Condition:

a) In the event of total loss or damage of an item, we shall pay the Market Value of the item less any value for salvage. In the event of repairs of any item damaged, we shall pay the repair expenses, up to the Market Value of the item damaged.
b) We may at our own option repair, reinstate or replace instead of paying the amount of loss or damage of the item.
c) No payment will be made for any cost of any improvements/ alterations enhancements additions effected by the Insured Person.
d) The Insured Person shall always take reasonable care of the property.
e) Notification of any changes in the location or any other factor affecting our risk must be made by the Insured Person immediately to Us.
f) If an event occurs giving rise to a claim under the policy the same must be notified in writing to Us and lodge a complaint with the police giving details of the items lost.

Specific Exclusion:

a) The Insured Person/ any members of the Insured Person's Family or their domestic servant is directly/indirectly in any way involved in or concerned with the actual or attempted House breaking.
b) The Insured Person's home is a building of Kutcha construction.
c) Any loss or damage to, or on account of loss of, livestock, motor vehicles, pedal cycles, money, securities for money, stamp, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, ATM debit or credit cards, precious stones that are not part of jewelry or ornaments, gold bullion.
d) Loss or damage to any property/item illegally acquired, kept, stored or property subject to forfeiture in any manner whatsoever.
e) Loss or damage which is recoverable under Fire Insurance Policy or any other policy.

f) Consequential loss or legal liability of any kind.
g) Any exclusion mentioned in the "General Exclusions" Section 5 of this Policy.

4.2.21 Pet Care

In the event of any illness or injury sustained by Insured Person's pet animal whilst under the care/ supervision of a friend, relative, house servant, family members or a Professional Carrier in India whilst the Insured Person's is on a trip overseas during the Period of Insurance, we shall pay for the medical expenses including fees for the Veterinary Doctor's towards the medical care and treatment of the pet animal (limited to either cats or dogs maximum up to 3 pets) up to a maximum of the Sum Insured specified in the Policy Schedule.

4.2.22 Travel with Pet Cover

In the event the Insured Person is travelling with his/her pet animal on a trip overseas during the Period of Insurance, we will pay following expenses up to the maximum Sum Insured as specified in Policy Schedule.

a) Medical expenses incurred towards the inpatient hospitalization & / or outpatient treatment of the pet animal (not related or attributed to any pre-existing disease)
b) Expenses incurred towards the safe and comfortable stay of a pet at the pet boarding house, if the Insured Person suffers an Injury or Illness due to which he/she is admitted in a hospital and there is no one to take care of the pet.

Special Condition:

a) The Insured Person's pet has been validly transported and accommodated in accordance with the rules of the Common Carrier, hotel, or other provider of accommodation.
b) The Insured Person's pet is maintained by himself / herself exclusively for company, protection, or entertainment, and not for the purposes of commercial or research.

4.2.23 Legal Expenses

We shall reimburse the legal costs up to a maximum Sum Insured as specified in the Policy Schedule towards expenses incurred by the Insured Person or the legal representative of the Insured Person towards claims from third parties for compensation against death, illness or injury of the Insured Person whilst on a trip overseas during the Period of Insurance.

We shall pay the Insured Person or his legal representative for:

a) Nominating an appointed advisor.
b) Prosecution costs for legal action on the behalf of the Insured Person or his legal representative.

Special Condition:

a) The Insured Person or his legal representative shall keep us and the appointed advisor fully aware of all the facts and correspondence including any claim settlement offers made to Insured Person or his legal representative.
b) We shall not be bound by any promises or undertakings which the Insured Person or his legal representative give to the appointed advisor, or to any person about payment of fees or expenses, without our consent.

4.2.24 Mugging Benefit

We shall pay a fixed benefit amount as specified in the Policy Schedule, if the Insured Person is mugged, in the country of visit whilst on trip overseas during the Period of Insurance.

Specific Exclusion:

a) No claim will be paid if the incident is not reported to the local police within 24 hours of the assault and if no such report is obtained.

4.2.25 Golfer's Hole-in-one

In the event of an Insured Person being declared winner for a "hole-in-one" at any United States Golfers Association (USGA) recognized golf course in a country of visit whilst on a trip overseas, we will pay the expenses incurred by the Insured Person in celebration of achieving the "hole-in-one" during the Period of Insurance up to the maximum Sum Insured as specified in the Policy Schedule.

4.2.26 Sports Equipment Cover

In the event of Insured Person's own or hired Sports Equipment and / or its accessories being lost due to theft or robbery during trip overseas, we shall reimburse the market value of such lost equipment up to the maximum Sum Insured as specified in the Policy Schedule.

Special condition:

a) The maximum depreciation applicable under this benefit shall not exceed 50% in any event.
b) Receipts for items lost or stolen or proof of ownership should be preserved properly so as to the Insured Person to substantiate his claim.

Specific Exclusion:

a) Insured does not report the loss or theft to the local police within 24 hrs. of discovering it and get a written police report from them.
b) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
c) Loss of or damage to sports equipment and accessories left unattended.
d) Any loss or damage to the property due to confiscation or detention by any authority other than airline.
e) Any loss falling under the "General Exclusions "Section 5 of the Policy.
f) Any amount of loss that has already been compensated by the club.

4.2.27 Weather Protection

In the event of an unavoidable cancellation of the Insured Person's Day(s) trip itinerary while on a trip overseas, due to adverse and unpredicted weather conditions which lead to incidents like but not limited to

a. Failing of Public Transport
b. Roads being blocked off en-route.

We will pay for the loss incurred towards unused day trip itinerary up to maximum Sum Insured as specified in the Policy Schedule during the Period of Insurance.

4.2.28 Debit Card / Credit Card / Forex Card fraud

In the event of loss or Theft of the Insured Person's bank issued debit/credit/forex card in a Country of Visit whilst on a trip overseas during the Period of Insurance, We shall reimburse the financial loss incurred by the Insured Person, arising out of any fraudulent utilization of such card from the time of such loss or Theft being reported until the time of such card being blocked by issuing bank, up to the maximum Sum Insured as specified in the Policy Schedule, provided that:

a) All claims made under this Benefit shall be payable in India and in Indian Rupees only.
b) The Insured Person must have taken all reasonable steps to avoid any loss, damage, or expense.

c) The loss or theft is to be reported to the issuing bank as soon as practicable, and a written police report is to be furnished to Us.

Specific Exclusion:

a) Any claims where the loss can or could have been recovered from any other source.
b) Any claims where the reporting procedures of the issuing bank have not been followed as soon as practicable from the time of the Insured Person becoming aware of the loss or Theft.
c) Any claim where loss or Theft is not notified to the local police as soon as practicable from the time of the Insured Person becoming aware of the loss or Theft.
d) Any claim arising out of a loss where Insured Person has left the card unattended.
e) Any costs incurred in procurement of a new card.
f) Any claim arising out of a loss where the Insured Person, his/her Immediate Family Member, relative, colleague, Travelling Companion or business staff is involved as an accomplice or accessory.
g) Any loss or damage of a consequential nature.
h) Any financial loss or liability due to misuse of card occurring after the time of reporting the loss or Theft to the issuing bank.
i) Any claim, which is in any manner fraudulent or supported by any fraudulent statement or device, whether by the Insured Person or by any person acting on behalf of the Insured Person
j) Any loss falling under the 'General Exclusions' Section 5 of the Policy

4.2.29 Identity Theft

If the event of any expenses incurred by the Insured Person during Period of Insurance to resolve the Identity Theft, we shall reimburse the following expenses up to a maximum Sum Insured as specified in the Policy Schedule:

a) Legal Expenses related to attorney and court fees incurred towards
   (i) Defending any suit brought against the Insured by a creditor or collection agency or someone acting on their behalf as a result of the identity theft.
   (ii) Removing any civil or criminal judgment wrongfully entered against the Insured as a result of the identity theft.
   (iii) Challenging the accuracy or completeness of any information in the Insured Person's consumer credit report provided this information is inaccurate and falsely provided to the credit agency or financial institution as a result of identity theft.
b) Lost Wages due to time taken from work solely as a result of the Insured Person's efforts to correct his/her financial records that have been altered due to identity theft. Payment of lost wages includes compensation for whole or partial unpaid workdays.
c) Obligation to pay if any credit accounts and or bank accounts were opened in the Insured Person's name without his/her authorization towards
   (i) Actual loss from the unauthorized account.
   (ii) Legal obligation to pay a creditor when the account was created as part of the Insured Person's identity theft.
d) Miscellaneous Expenses
   (i) The cost of re-filing applications for credit accounts or banking accounts that are rejected solely because the lender received incorrect information as a result of identity theft.
   (ii) The cost of notarizing documents related to the Insured Person's identity theft, long distance telephone calls, and certified mail reasonably incurred as a result of the Insured's efforts to report an identity theft or to correct the financial and credit records that have been altered as a result of the Insured's identity theft.
   (iii) The cost of contesting the accuracy or completeness of any information contained in the Insured Person's credit history as a result of his/her identity theft.

(iv) The cost of a maximum of 4 (four) credit reports from an entity approved by us. The credit reports shall be requested when you make a claim.

Special Condition:

a) The fraudulent account must have been opened in the Insured Person's name without his / her authorization.
b) Any false charge or withdrawal from the unauthorized opened account must be verified by the Insured Person's financial institution.
c) Coverage for false charges is limited to the amount that the Insured is held liable to pay the financial institution.
d) We shall be permitted to inspect the Insured Peron's financial records.
e) The Insured Person shall cooperate with us and help us to enforce any legal rights the Insured or we may have in relation to his/her identity theft; this may include the Insured Person's attendance at depositions, hearings and trials, and giving evidence as necessary to resolve his/her identity theft.
f) The expenses can be submitted up to 12 months after the Insured makes a claim.

Specific Exclusion:

a) Monetary losses other than those covered above.
b) Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death.
c) Requesting credit reports before the discovery of the Insured Person's identity theft.
d) Taking time from self-employment or workdays that will be paid by the Insured Person's employer in order to correct the financial records that have been altered due to identity theft.

4.2.30 Cruise Cover

We shall reimburse the following expenses incurred by the Insured Person in excess of the deductible up to a maximum Sum Insured as specified in Policy Schedule during the Policy Period.

a) Missed Port Departure:
In the event where the Insured Person fails to arrive at the international departure point in time to board the ship on which he/she has booked to travel on the initial international journey of his/her trip as a result of:
(i) The failure of scheduled public transport on which the Insured Person is travelling.
(ii) An accident to or breakdown of the vehicle in which the Insured Person is travelling.
(iii) An accident or breakdown occurring ahead of him on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which the Insured Person is travelling, or Strike, industrial action or adverse weather conditions.
We shall reimburse the Insured Person reasonable additional accommodation (room only), and travel expenses necessarily incurred in joining the cruise ship journey at the next docking port.
b) Unused Excursions:
We shall reimburse the cost of pre-booked excursions, which Insured Person was unable to use, and which are not refundable from any other source as a direct result of being confined by the medical officer on the ship to Insured Person own cabin due to an accident or illness sustained during Period of Insurance.
c) Cruise Interruption:
In the event of an Insured Person requiring hospital treatment on dry land due to temporary illness, we shall reimburse the travel expenses incurred to reach the next port in order to re-join the cruise. The Insured Person has to submit a certificate from the treating medical practitioner in attendance to confirm the Insured Person's unforeseen illness or injury sustained during Period of Insurance.

The benefit payable under various heads shall not exceed the overall Sum insured and subject to the deductible as specified in the Policy Schedule for Cruise Cover.

4.2.31 Substitute Employee Expenses

We shall reimburse the cost of economy class round trip air ticket towards sending a substitute employee for an uncompleted assignment abroad, in case the Insured Person who was on a business assignment overseas and covered under this Policy, has to be transported/repatriated back to India, due to an illness, injury or unfortunate Accidental Death whilst trip overseas during Period of Insurance, provided that:

a) Insured Person's hospitalization should last for a period of 7 consecutive days.
b) Insured Person's travel was for a specific business purpose.
c) The substitute employee commences his journey within 30 days from the date of Hospitalization of the Insured Person.
d) This benefit can be claimed only once during the Policy Period.

Specific Exclusion:

a) The exclusion mentioned under "Emergency Medical Expenses" (Section 4.1.1.1) and / or "Accidental Death and Disablement" (Section 4.1.3) shall be applicable.

4.2.32 Bail Bond

If the Insured Person is falsely arrested or wrongfully detained by any government or foreign authority during the Period of Insurance, then We will pay the bail bond amount in case you are acquitted by competent court and furnishing of relevant court documents.
This cover is available only for people who are traveling overseas on student visa for full time college or school education.

Specific Exclusion:

a) Breach of law with any criminal intent.
b) Driving a vehicle over the speed limit.

4.2.33 Cancer Screening and Mammography Cover

We will reimburse the expenses incurred towards cancer screening and mammography examinations during the Period of Insurance, provided that:

a) Screening or examination has been prescribed by a medical practitioner.
b) This cover is available only for people who are traveling overseas on student visa for full time college or school education.

4.2.34 Sponsor Protection

In the event of accidental death or permanent total disability of an Insured Person's education sponsor, while Insured Person is pursuing an educational course in the country of visit during Period of Insurance, we will pay a fixed benefit amount up to the Sum Insured as specified in the Policy Schedule for the below expenses:

a) The unpaid tuition fees of remaining part of your enrolled full-time study in a registered educational institution.
b) One-time round-trip economy class air-ticket between India and the city of Educational Institution.

Special Condition:

a) Any actual/possible refundable amount pertaining to the original scheduled return ticket will be deducted from the admissible claim amount, if any.

b) 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.
c) Simultaneous claims under "Study Interruption" cover and "Sponsor protection" are not permitted.
d) This cover is available only for people who are traveling overseas on student visa for full time college or school education.
e) If the Insured Person is eligible to receive / receives any scholarship for the tuition fees, then we will pay the difference between the amount due or paid under the scholarship and the amount payable in respect of the claim under this benefit.

Specific Exclusion:

a) Any exclusion mentioned in the specific exclusion section of the “Accidental Death & Disablement” (Section 4.1.3) shall be applicable to the Insured Person’s sponsor.

4.2.35 Study Interruption

In the event of any prolonged interruption/discontinuation of studies at an educational institution for an Insured Person who is pursuing an educational course in the country of visit during Period of Insurance, we will pay a fixed benefit amount up to the Sum Insured as specified in the Policy Schedule for the below expenses:

a) The actual semester fees paid which cannot be refunded by the Educational Institution.
b) One-time round-trip economy class air-ticket between the city of Educational Institution and country of residence, provided interruption happens when the insured is in India.

Above expenses will be payable provided:

a) Insured Person is hospitalized for more than 30 consecutive days.
b) Death or Permanent Total Disability of an Insured Person Immediate Family Member or the educational Sponsor during the policy period.

Special Condition:

a) Any actual/possible refund amount from the Educational Institution will be deducted from the admissible claim amount.
b) Any actual/possible refundable amount pertaining to the original scheduled ongoing/return ticket will be deducted from the admissible claim amount.
c) 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.
d) Simultaneous claims under "Study Interruption" cover and "Sponsor Protection" are not permitted.
e) This cover is available only for people who are traveling overseas on student visa for full time college or school education.

4.2.36 Maternity and New-born Baby Cover

We will pay the medical necessary expenses related to Maternity as detailed below up to the limit as specified in the Policy Schedule during the period of Insurance.

a) Coverage includes delivery, lawful medical termination of pregnancy and the cost of a midwife or obstetric nurse in the course of her pregnancy period.
b) Newborn baby cover payable within maternity Sum Insured maximum up to 30 days from the date of birth of the newborn baby.

Special Condition:

a) This cover is available only for people who are traveling overseas on student visa for full time college or school education with policy term equal to or more than 12 months.
b) The Insured Person was not pregnant at the commencement of the Policy Period.
c) A waiting period of 10 months will apply to all claims under this Benefit.
d) Clauses 4.1.1.u and 5.r shall not apply to the extent of cover provided under this benefit.
e) This benefit can be used only twice (delivery, lawful medical termination of pregnancy) during the insured person's lifetime.

Specific Exclusion:

a) Any loss falling under the 'General Exclusions' Section 5 of the Policy

4.3 ASSISTANCE & VALUE-ADDED SERVICES

Assistance Service Provider will provide the following services as described below:

4.3.1 Arrangement of Emergency Medical Evacuation

The Assistance Service Provider will facilitate the arrangement for the air and or surface transportation and communication for moving to the nearest hospital where appropriate medical care is available on best efforts basis.

4.3.2 Arrangement of Local Burial or transfer of Mortal Remains.

The Assistance Service Provider will facilitate the arrangement for transporting Insured Person mortal remains from the Place of death to his/her home country or arrange for local burial at the place of death as requested by Insured Person's family.

4.3.3 Lost Luggage Assistance

The Assistance Service Provider will facilitate the Insured Person in the event of lost luggage while traveling outside the Home Country or Usual County of residence by referring him/her to the appropriate authorities involved.

4.3.4 Arrangement of Compassionate Visit

The Assistance Service Provider will facilitate in arranging travel in respect of one return airfare for a relative or friend of the Insured Person wishing to visit the Insured Person, who is hospitalized outside his/her home country.
This Assistance Service will be available only if optional benefit (Section 4.2.9-Compassionate Visit) opted**.**

4.3.5 Lost Passport Assistance

The Assistance Service Provider will facilitate Insured Person in the event of loss of his/her passport while travelling outside the Home Country or Usual Country of Residence by referring to the appropriate authorities involved.
This Assistance Service will be available only if optional benefit (Section 4.1.11- Loss of Passport and Driving License) is opted.
Please note this service is not available for Loss of Driving License.

4.3.6 Bounced Booking - Hotel / Common Carrier

The Assistance Service Provider will facilitate in hotel/air booking accommodations for the Insured Person when traveling outside the Home Country or Usual Country of Residence. This Assistance Service will be available only if optional benefit (Section 4.2.17-Bounced Booking - Hotel / Common Carrier) opted.

4.3.7 Legal Assistance

The Assistance Service Provider shall facilitate the Insured Person, upon request, with the name, address, telephone number and, if available, office hours of available legal attorneys in foreign countries (collectively "Legal Service Provider").

Note - Assistance Service Provider shall not be responsible for providing legal advice or opinion or bearing any costs with respect to such advice or opinion.

This Service will only be available if optional benefit (Section 4.2.23- Legal Expenses) is opted.

4.3.8 Arrangement of Bail Bond

The Assistance Service Provider shall facilitate in respect of bail bond, for Insured Person's conditional release (for a non-criminal charge) when traveling outside the home country up to the limit specified.

Note - The Insured Person shall be responsible for any other related expense. The Provision of the bail bond is subject to Assistance Service Provider first securing payment from the Insured Person through his/her credit card or funds from the Insured Person's Family.

This Service will be available only if optional benefit (Section 4.2.32- Bail Bond) is opted.

4.3.9 Medical Service Referral

The Assistance Service Provider shall facilitate by providing the name, address, telephone number, operating hours for Physicians, hospitals, clinics, dentists in foreign countries on insured person request and if details for the same available.

Note – The Assistance Service Provider shall not be responsible for providing medical diagnosis or treatment or bearing any costs associated towards such diagnosis or treatment.

4.3.10 Arrangements of Appointment with Local Doctors for Treatment

The Assistance Service Provider will facilitate the Insured Person by scheduling appointments with local doctors for treatment.

4.3.11 Emergency Message Transmission Assistance

In the event of a medical emergency, the Assistance Service Provider will facilitate the Insured Person upon request to transmit urgent messages to family & friends.

4.3.12 Visa & Inoculation Details

The Assistance Service Provider shall facilitate information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication, Vaccination Certificates Requirements, Health Advice for International Travel (for inoculations) and the "ABC Guide to International Travel Information" (for visas).

This information will be provided to the Insured Person at any time, whether or not the Insured Person is travelling, or an emergency has occurred.

4.3.13 Interpreter Referral

The Assistance Service Provider will assist the Insured Person by providing available details on name, telephone numbers, operating hours of interpreters' office in foreign countries.

4.3.14 Embassy Referral

The Assistance Service Provider will facilitate the Insured Person by providing the address, telephone number and operating hours of the nearest appropriate consulate and embassy worldwide.

4.3.15 Golf Bookings – Domestic & International

The Assistance Service Provider shall facilitate the Insured Person for golf booking / lesson done in India or abroad while traveling during policy period.

The cost of golf booking / lesson shall be done by Insured Person.

4.3.16 Cyber Fraud & Digital Identity Theft Protection Program

The Assistance Service Provider shall facilitate Insured Person in identifying deceptive solicitations and advise on the following:

a) If Insured Person receives a call for an investment or a job or any other offers which requires performance of a monetary transaction, then Assistance provider will investigate and prevent/advice from any scam or phishing schemes transactions.
b) If Insured Person receives a link on his/her email ID, then Assistance provider will assist Insured Person in determining whether the link received is genuine or fraud.

If message received by Insured Person from any unknown contact number, then Assistance Provider will assist Insured Person to determine whether received message is spam and/or a scam message. Assistance Provider will contact to Insured Person after completing the evaluation and assessment report will send through email.

4.3.17 Vehicle Care Services

Assistance Service Provider shall facilitate the Insured Person by providing details of services provider in India for Vehicle Care Services like Vehicle wash, sanitization, Battery Jump Start, Flat Tire and fuel delivery.

The cost of the service will be paid by the Insured Person.

4.3.18 Personal & Home Appliance Repair (AC/TV/Fridge and other Home Appliances)

The Assistance Service Provider will facilitate arrangement towards IT assistance, pick up and drop of gadgets/machine for repair. This service will be arranged only within the geographical territory of India.

The cost of the service will be paid by the Insured Person.

4.3.19 Automated Luggage Tracking Services

The Assistance Service Provider will facilitate the Insured Person by referring him/her to the appropriate authorities involved, If there is a baggage delay while traveling outside Home Country or Usual County of residence and share real-time notifications via email or SMS any time, there is a change in the status of the delayed baggage.

4.3.20 Online Doctor Consultation with E-Prescription

The Assistance Service Provider will facilitate Insured Person access to unlimited teleconsultation for any Illness or Injury sustained during the Policy period by an Indian General Medical Practitioner or health care professional. The cost of the service will be paid by the Insured Person For the purpose of this Benefit, telephonic/virtual consultation shall mean consultation provided by a Medical Practitioner through various online mode of communication like audio, video, online portal. Teleconsultations are not used for any emergency medical condition.

The Assistance Service Provider will help facilitate access to get online medical second opinion by Indian specialist doctor or health professional if Insured Person is diagnosed with the covered Critical Illness during the Policy Period.

The cost of the service will be paid by the Insured Person.

Sr. No	List of Specified critical Illnesses Covered
1	Cancer
2	Myocardial Infarction (Heart Attack)

3	Coronary Artery Bypass Graft (CABG)
4	Major Organ Transplant
5	Stroke
6	Surgery of Aorta
7	Coronary Angioplasty
8	Primary Pulmonary Arterial Hypertension
9	Brain Surgery

4.3.21 Online Fitness Training

The insured person can opt for an online fitness or Yoga session facilitated by the Assistance Service Provider.

The expenses incurred for fitness or Yoga session / packages will be borne by Insured person.

4.3.22 Diet & Nutrition Sessions

The Assistance service Provider will help facilitate online sessions on nutrition, wellness, lifestyle & diet basis the information shared by Insured Person.

For the purpose of this Benefit, telephonic/virtual consultation shall mean consultation provided by a Medical Practitioner through various online mode of communication like audio, video, online portal. The cost of the service will be paid by the Insured Person

4.3.23 Medical Diagnostic test (with doorstep sample pickup facility)

The Assistance service Provider will help to facilitate Home Diagnostic Services packages.

The diagnostic packages include Complete Hemogram, iron deficiency profile, Liver profile, Cardiac risk marker, Renal profile, Lipid Profile, Thyroid Profile, Diabetes profile, Hormone, Vitamins, Electrolyte, Toxic elements, Urinogram etc.

This service shall be subject to availability of empaneled Health Service provider and expenses incurred towards diagnostic test will be borne by Insured Person.

4.3.24 Online Psychologist Consultation

The Assistance Service Provider will facilitate access to telephonic/online counselling session during the Policy Period for discussion on general mental health issues with a clinical psychologist. These services shall not prescribe medication or provide access to psychiatric consultation.

The cost of the service will be paid by the Insured Person.

Special Condition:

a) All the above assistance services shall be offered on a best effort basis.
b) All Insured Person aged 18 Years and above will be eligible to access services defined under Assistance & Value-Added benefit.
c) Benefits can be availed via our GCI mobile application and are subject to the terms and conditions. The Insured Person needs to enroll into the GCI mobile App using his/her registered mobile and Policy number.
d) Any information provided by the Insured Person in this regard shall be used solely for the purpose of providing Assistance services and always be kept confidential with Us/Our Assistance Service Providers.
e) Availing these services is at the sole discretion of the Insured person and we are not liable, responsible, or deemed to be liable or responsible for any discrepancy in the information or Medical Advice provided.

5 GENERAL EXCLUSIONS (Applicable to all the sections)

We shall not be liable to make any payment under any Section of this Policy directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any of the following:

a) Any Pre-Existing Disease.
b) Any claim relating to events occurring before the commencement of the Period of Insurance or after the completion of the Period of Insurance.
c) Any hospital admission or routine examination for investigative/ diagnostic purpose.
d) Non-allopathic medicine and Alternative Treatments.
e) Cosmetic surgery and plastic surgery.
f) Any costs incurred on corrective and cosmetic dental surgeries.
g) In so far as it relates to, the Insured:
   (i) travelling against the advice of a Medical Practitioner.
   (ii) receiving, or is on a waiting list to receive, specified medical treatment declared in a Medical Practitioner's report or certificate.
   (iii) received terminal prognosis for a medical condition.
   (iv) taking part in a naval, military or air force operation.
h) Injury or Illness directly or indirectly caused by or contributed to by nuclear weapons/materials.
i) In respect of your travel to any country other than declared in proposal form which is in the sanctioned list of travel restrictions issued by Government of India, travel to Mansarovar, Haj.
j) 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.
k) Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Medical Practitioner and taken as prescribed.
l) Any treatment related to alcoholism or drug dependency.
m) Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion.
n) Operating or learning to operate any aircraft or performing duties as a member of the crew on any aircraft.
o) Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
p) Act of Terrorism by the Insured or which is abetted by the Insured in any manner.
q) Injury or Illness directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operations (whether war be declared or not).
r) Maternity related expenses
   i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except for ectopic pregnancy.
   ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.
s) Any dental treatment or surgery unless necessitated due to an injury or acute pain.
t) Unproven Treatments-Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
u) Charges incurred in connection with cost of durable medical equipment (including but not limited to cost of instrument used in the treatment of Sleep Apnea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and oxygen concentrator for asthmatic condition, wheel chair, crutches, belts, braces, stocking, Glucometer and the like), any costs incurred on spectacles, contact lenses, hearing aids and purchase of BiPAP machine, namely that equipment used externally for the human body which can withstand repeated use; is not designed to be disposable; is used to serve a medical purpose, such cost of all appliances/devices whether for diagnosis or treatment after discharge from the Hospital.
v) External Congenital Anomaly and related illness/ defect.
w) Any internal congenital anomaly known to the Insured Person at the time of taking the Policy.

x) Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
y) All preventive care, vaccination/inoculation (except as post bite treatment), vitamins and tonics.
z) Stem cell storage.
aa) Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the Policy.

6 GENERAL TERMS AND CLAUSES –

6.1 STANDARD GENERAL TERMS AND CLAUSES

6.1.1 Conditions Precedent

The due observance and fulfilment of the terms and conditions of the policy, by the insured person, shall be a condition precedent to any liability of the Company to make any payment for claim(s) arising under the policy.

6.1.2 Notice & Communication

i. Any notice, direction, instruction or any other communication related to the Policy should be made in writing.
ii. Such communication shall be sent to the address of the Company or through any other electronic modes specified in the Policy Schedule.
iii. The Company shall communicate to the Insured at the address or through any other electronic mode mentioned in the schedule.

6.1.3 Fraud

If any claim made by the Insured Person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited. Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured Person or by his agent or the Hospital/doctor/any other party acting on behalf of the Insured Person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

a) the suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true;
b) the active concealment of a fact by the Insured Person having knowledge or belief of the fact;
c) any other act fitted to deceive; and
d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the Insured Person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

6.1.4 Claim Settlement (provision for Penal Interest)

a) The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of last necessary document.

b) 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.
c) 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.
d) 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.

6.1.5 Complete Discharge

Any payment to the policyholder, Insured Person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

6.1.6 Disclosure to Information Norm

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.
(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk).

6.1.7 Material Change

The Insured shall notify the Company in writing of any material change in the risk in relation to the declaration made in the proposal form or medical examination report at each Renewal and the Company may, adjust the scope of cover and / or premium, if necessary, accordingly.

6.1.8 Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are affected.

6.1.9 Redressal of Grievance

In case of any grievance, the Insured Person may contact the company through
Website: https://generalicentralinsurance.com Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800
Email: GCIcare@generalicentral.com
Courier: Grievance Redressal Cell, Generali Central Insurance Company Ltd.
Unit No. 301, 3rd Floor Part, Building No. 8, Mindspace IT/ITES SEZ, MIDC Industrial Area, Airavali, Navi Mumbai, Thane District – 400 708.

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

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 GCIGRO@generalicentral.com or call at: 7900197777

For updated details of grievance officer, kindly refer the link
https://generalicentralinsurance.com/customer-service/grievance-redressal

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.
Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) - https://bimabharosa.irdai.gov.in/

6.2 SPECIFIC GENERAL TERMS AND CLAUSES

6.2.1 Alterations in the Policy

This Policy constitutes the complete contract of insurance. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed and stamped by Us.

6.2.2 Assignment

The policy can be assigned subject to applicable laws.

6.2.3 Assistance Service Provider

Assistance Service provider such as doctors clinic, diagnostic centre, medicine, drug vendor, medical service provider, emergency financial assistance etc enlisted by us to provide services towards Insured person. To avail service the Insured Person can contact Assistance Service Provider details below:
Address: Europ Assistance India Pvt. Ltd.,
761 Solitaire Corporate Park.
167 Guru Hargovindji Marg, Chakala,
Andheri(E), Mumbai – 400 093.
Email ID: gci@europ-assistance.in

Overseas policy holders can call us on any of the Toll free numbers listed below. Kindly refer to the column 'Accessible from (Phone type)'.

Country	Number to be dialed	Accessible from
USA	8775729854	Mobile phone
Canada	8775729855	Mobile phone
Russia	8-10-8002-7554011	Local landline or Payphone
New Zealand	00 +800-18001900	Local landline or Payphone
Singapore	001 +800-18001900	Local landline or Payphone
Malaysia	00 +800-18001900	Local landline or Payphone
Australia	0011+800-18001900	Local landline or Payphone
Austria	00 +800-18001900	Local landline or Payphone
China	00 +800-18001900	Local landline or Payphone
France	00 +800-18001900	Local landline or Payphone
Germany	00 +800-18001900	Local landline or Payphone
UK	00 +800-18001900	Local landline or Payphone
Netherlands	00 +800-18001900	Local landline or Payphone
Belgium	00 +800-18001900	Local landline or Payphone

Portugal	00 +800-18001900	Local landline or Payphone
Denmark	00 +800-18001900	Local landline or Payphone
Hong Kong	00 +800-18001900	Local landline or Payphone
Norway	00 +800-18001900	Local landline or Payphone
Spain	00 +800-18001900	Local landline or Payphone
Finland	00 +800-18001900	Local landline or Payphone
Poland	00 +800-18001900	Local landline or Payphone
Thailand	00 +800-18001900	Local landline or Payphone
Ireland	00 +800-18001900	Local landline or Payphone
Philippines	00 +800-18001900	Local landline or Payphone
Italy	00 +800-18001900	Local landline or Payphone
Hungary	00 +800-18001900	Local landline or Payphone

In case there is no Toll free number for the country you are calling from, you may please Call us on the our India
Landline number - +91 22 67347841 (This number is chargeable and accessible24 X 7 X365). You may also ask for a call back on this number and we will immediately call you back on your preferred number as provided during the call request.
National Toll Free number for your relatives in India is 1800 209 2333.
Alternatively, you may also write to us at gci@europ-assistance.in / GCI.travel@generalicentral.com

6.2.4 Cancellation of Policy

1. You may terminate this Policy at any time before the Policy commencement date (i.e. before start date and time of Period of Insurance in case of Single trip OR from start date and time of First period of Insurance within Policy Period in case of Multi trip policies) by giving Us written notice and the Policy shall terminate. We will refund 100% of premium to the insured Person.
2. In event of cancellation of the Policy after the proposed date of commencement of Trip within 7 days, Insured Person shall be entitled to a refund of the premium subject to Our retention of minimum of Rs 250, provided that no Period of Insurance has commenced. We will verify the original passport and ensure that no Trip was undertaken before any refund of premium.
3. This Policy constitutes the complete contract of insurance. This Policy cannot be changed by anyone (including an insurance agent or broker) except Us. Any change that We make will be evidenced by a written endorsement signed and stamped by Us.
4. We may terminate/cancel this Policy on grounds of untrue or incorrect statements, misrepresentation, fraud, misdescription or non-disclosure of material facts in the proposal, personal statement, declaration and connected documents, or any material information having been withheld, or non-cooperation by You or any Insured Person or a claim being fraudulent or any fraudulent means or devices being used by the Insured anyone acting on Your behalf or on behalf of an Insured Person to obtain any benefit under this policy, upon 30 days' notice by sending an endorsement to Your address shown in the Policy Schedule and no refund of premium shall be made by the Company.
5. After the commencement of the Journey,
   a) if we receive a cancellation request from the Insured Person from start date of Journey (in case of Single trip) OR from start date of each Journey (within Policy Period in case of Multi trip) and before arriving back to India, OR
   b) In case of any early return of the insured person prior to expiry of the Policy Period/Period of Insurance,

   In both scenarios above (a) & (b), we will refund premium on pro-rata basis

6. An Annual Multi Trip Policy will automatically terminate at the end of the Policy Period
7. No claim will be considered under this policy once cancelled on the request of Insured.

6.2.5 Due Care

The Insured shall take all reasonable steps to safeguard the Insured's interests against loss or damage that may give rise to a claim.

6.2.6 Electronic Transactions

The Insured Person agrees to adhere to the terms and conditions and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the internet, world wide web, Electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication established by or on behalf of Us for and in respect of the Policy or its terms, shall constitute legally binding and valid transactions when done in adherence to and in compliance with Our terms and conditions for such facilities, as may be prescribed from time to time.

6.2.7 Eligibility

Cover Type	Individual Basis
Family	Self, Spouse & 4 Dependent Children, Parents and Parents-in-Law
Trip Type	Single trip – Cover of the Insured Person which cannot be more than one Period of Insurance during Policy Period. Annual Multi Trip-Cover under the policy where there can be more than one Period of Insurance for Insured Person during Policy Period subject to maximum trip duration (per trip) as opted.
Trip Duration limit	1. Single Trip - 1 Day to 180 Days 2. Annual Multi Trip - 30 / 45 / 60 / 90 Days per Trip 3. Student - Two year (730 days) subject to actual study period (whichever is less) Note for Student Policy: In case of Student Insurance, if the insured student returns to the Country of Residence for a vacation or for any other reason, then this Policy shall not offer cover during the period of such stay in the Country of Residence. However, the Policy shall resume to offer cover to the insured student after he leaves the Country of Residence for such a period of temporary stay.
Age Criteria (Dependent child/ Adult)	Single Trip –Minimum Day 1 Maximum- 70 years Annual Multi Trip - Minimum Day 1 Maximum- 70 years
Age Criteria (Senior Citizen)	Single Trip –Minimum 71 years Maximum- 90 years Annual Multi Trip –Minimum 71 years Maximum- 90 years

Age Criteria (Student)	Single Trip –Minimum 16 years Maximum- 50 years Annual Multi Trip - Not Applicable
Plan Options	Single Trip - Standard, Silver, Gold, Platinum & Senior Citizen Annual Multi Trip - Gold Plus, Platinum Plus & Senior Citizen Plus
Extension Criteria	Max trip duration including extension cannot exceed 365 days in Policy Period. Policy Extension for Student Policy would be provided up to maximum 730 days.
Frequency of Extensions during Policy Period	Single Trip – Multiple Annual Multi Trip – Not Applicable
Geographical Area	Worldwide including USA & Canada
	Worldwide excluding USA & Canada (not applicable for Accidental Death & Disability Benefit)
Initial /Pre-existing /named illness waiting period	Not Applicable
Renewal Condition	Not Renewable
Grace Period	Not Applicable
Pre Policy-Medical Tests	100% of Cost will be borne by Insured Person
Discount	Family Discount- 5% (In case of more than one Insured covered under the same policy) Web sales / Tele sales discount/ Employee discount - 15%

6.2.8 Extension of the policy period

On the Policyholder's written request, the Company may extend the Policy Period subject to details provided under good health declaration and claim experience.

If any Claim has been made under the Policy in respect of the original Policy Period, then the Insured shall be not entitled to policy extension.

(a) Extension of the Policy Period for a Single Trip Policy –
The maximum period for travel extension should not exceed 180 days. Total coverage including extensions will not be provided for more than 365 days.
For Student- Extension would be provided up to maximum 730 days.

(b) Extension of the Geographical Scope of the Policy-
On the Policyholder's written request, the Company may extend the Geographical Scope of the Policy specified in the Policy Schedule subject to details provided under Good health declaration and claim experience , provided that the additional premium specified by the Company is received in advance of commencement of coverage and provided that the Insured Person has not already entered any part of the proposed extended Geographical Scope of the Policy or made any medical related Claim under the Policy.

(c) All requests for extensions must be made at least 7 days before the expiry of the original Policy Period and accompanied by all the following information and documents:
   i. Details of complete particulars of all Claims.
   ii. A good health declaration.

(d) However, if the request to extend the Policy is received post expiry of policy period end date but within 3 days then coverage shall be reinstated case to case basis on details provided under extension application form, claim experience and medical declaration, Coverage shall

follow general underwriting guidelines as specified in board approved underwriting policy. In such case Company shall not be liable for any Claim arising during the Policy Period End Date and date of receipt of premium.

(e) This product may be withdrawn by the Company after due approval from IRDAI. In case this product is withdrawn by the Company. This Policy can be extended under the prevailing product, or its nearest substitute approved by IRDAI. The Company shall duly intimate the Policyholder regarding withdrawal of this product and the options available to the Policyholder at the time of extension of this policy.

(f) The policy shall not be renewable upon expiry of Policy Period.

6.2.9 Free Look Period

a) Single Trip Insurance - Free look period is not applicable.

b) Annual Multi Trip Policy - You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy provided no trip has been commenced. If You have any objections to any of the terms and conditions, you have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on stamp duty charges and proportionate risk premium.

You can cancel Your Policy only if You have not made any claims under the Policy.

All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

6.2.10 Governing Law

The construction, interpretation and meaning of the provisions of this policy shall be determined in accordance with the laws of India. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation. The terms of this Policy shall not be waived or changed except by endorsement issued by Us.

6.2.11 Multiple Policies

a) In case of an insured person having purchased a similar/identical insurance cover, from any other insurer, during a unique period of insurance in order to indemnify costs of treatment, such insured person shall have the right to require a settlement of claim in terms of any of those insurance policies. In all such cases, the respective insurer, as may be chosen by such insured person, shall be obliged to settle the claim as long as such claim is within the limits of and in accordance with the terms of the chosen policy.

For a unique period of insurance, we will admit and acknowledge only one insurance cover, from amongst the available plan options for the age bands to which the proposer and/or the proposed insured persons belong.

If we learn about the policyholder or any of the insured person(s) having purchased further insurance policy(s) of like nature from us and these insurance policies pertain to the same unique period of insurance, we will be entitled to cancel/terminate the insurance covers of like nature which have been purchased on a date post the inception date of the insurance policy first purchased. In such instances, 100% of the premium amount shall be refunded to the policyholder or the insured person, as may be applicable, and no claims, pertaining to such cancellable/terminable insurance policies shall be admissible by us.

b) The policyholder, holding multiple policies through other insurers, shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies, even if the sum insured is not exhausted. Then the Insurer(s) shall independently settle the claim subject to the terms and conditions of this policy.

c) If the amount to be claimed exceeds the sum insured under a single policy after, the policyholder shall have the right to choose insurers from whom he/she wants to claim the balance amount.
d) Where an insured has policies from more than one insurer to cover the same risk on an indemnity basis, the insured shall only be indemnified for the hospitalization costs in accordance with the terms and conditions of the chosen policy.

6.2.12 Policy Currency

The monetary limits applicable under each benefit of this Policy will be expressed in the same currency specified in the Policy Schedule. Claims paid in the local currency will be converted at the spot exchange rate on the date of payment of expenses.

6.2.13 Policy dispute

a) Wherever there is decision to be taken by Insurer, which happen to be at variance with the customers proposal, declarations and other such conduct and opportunity of natural justice shall be provided to him before a decision is taken on the merit and circumstances of the question.
b) Any and all dispute or differences under all in relation to the validity, construction, interpretation and effect of this policy shall be determined by the Indian Court and in accordance with Indian Law.

6.2.14 Withdrawal of Policy

a) 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 Persons. 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.
b) Provided however, if You do not respond to Our intimation regarding the withdrawal of the product under which this Policy is issued, then this Policy shall be withdrawn and shall not be available to You for any extension and accordingly upon Your seeking extension of this Policy, You shall have to take a Policy under available new products of Us subject to Your paying the Premium as per Our Underwriting Policy for such available new product chosen by You.

6.3 OTHER TERMS AND CLAUSES

6.3.1 Claims Procedures

Upon the occurrence of any event, illness, injury that may give rise to a claim under this policy, then as condition precedent to the company's liability under the policy, the Insured Person or the nominee or legal heir (if the Insured Person deceased) shall undertake all the following in addition to any specific requirements specified within the benefit and which the claim is made.

6.3.1.1 Intimation

a. Notification to company either at company call center or the Assistance Service Providers call centre or in writing immediately in any event within 7 days from the date of loss under which claim is made.
b. It is agreed and understood that the following details are to be provided to the company at the time of intimating the claim
   i. Policy Number;
   ii. Name of the Proposer;
   iii. Name of Insured Person in respect of whom claim is made;
   iv. Name of event;

v. Name and address of attending Medical Practitioner and hospital(if applicable);
vi. Date of admission to hospital or date of loss (as applicable)
vii. Any other information, documents or details required by the company or the Assistance Service Provider.

6.3.1.2 Claim Settlement Facility

a. Cashless Facility

Available only at Network Provider for Inpatient hospitalization. The Insured Person can avail of this cashless facility at the time of admission into a Network Provider, by completing the following process.

i. Preauthorization- The Insured Person must call the company's / Assistance Service Provider call center as specified in the Policy Schedule and request authorization for the proposed treatment by way of submission of a completed preauthorization form at least within 24 hours of admission to hospital, if hospitalization required.
ii. The company will process the request for preauthorization after having obtained accurate and complete information in respect of illness or injury for which cashless facility to sought to be availed. The company or Assistance Service Provider will confirm in writing approval or rejection of the authorization to avail cashless facility for Insured Person hospitalization.
iii. If the request for availing cashless facility is authorized by company or the Assistance Service Provider, then the payment for medical expensed incurred in respect of Insured Person shall not have to be paid to the extent that such medical expenses covered under the policy and fall within the amount authorized in writing by company to availing cashless facility. Payment in respect of all deductibles an amount exceeding sub limits as applicable shall be made directly by Insured Person to the Network Provider.
iv. If the company or Assistance Service Provider does not authorized the cashless facility due to insufficient sum insured or insufficient information provided to the company or Assistance Service Provider to determine the admissibility of claim or if the treatment is not taken at the Network Provider, payment for the treatment will be made by Insured Person to the Network Provider, following which a claim for reimbursement may be made to the company which will be considered subject to terms, condition and exclusions under the Policy.
v. It is agreed and understood that in all cases where availing a cashless facility has been authorized in writing by the company or Assistance Service Provider, all the information and documents as specified for the benefit shall be submitted to the company or Assistance Service Provider immediately or in the event before the Insured Person discharged from Network Provider.

It is agreed and understood that the company may, in its sole discretion, modified or add the list of Network Provider or modify or restrict the extend of cashless facility that may be availed at any particular Network Provider. Before availing cashless facility, Insured Person is required to check applicable list of Network Provider for the area where he/she intend to avail cashless facility through the Assistance Service Provider call center number as provided in Policy Schedule or by visiting Assistance Service Provider/ our company website.

b. Reimbursement Facility

i. It is agreed and understood that all cases where intimation of claim has been provided under reimbursement facility and / or the company specifically states that a particular benefit is payable only under reimbursement facility or payout is

on fixed basis, all the information and documents specified in under Section 6.3.1.3 shall be submitted to the company at Insured Persons own expenses, immediately and in any event within 30 days of the Insured Person discharge from hospital.

ii. The company shall give acknowledge of the collected documents. However, in case of any delayed submission, the company may examine and relax the time limit upon merit of case.

iii. In the case of reimbursement claim after preauthorization letter has been issued for the same case earlier before processing such claim, a check will be made with the Network Provider where preauthorization is utilized.

iv. For Claim settlement under reimbursement, the company will pay the Insured Person. In the event of death of the Insured Person the company will pay the nominee (as mentioned in the Policy Schedule) and in case of no nominee, to the legal heir or legal representative of the Insured Person whose full and final discharge of its liability under the policy.

6.3.1.3 Claim documents

The Insured Person (or nominee or legal heir if Insured Person deceased) shall (at his own expense) provide the following documents as specified below and any additional information as necessary under which the claim is been made with the company / Assistance Service Provider immediately and in any event within 30 days of the occurrence of event.

a) Common Claim Documents Required for all claims.

i. Duly filled Claim form with the documents as indicated.

ii. The original ticket / boarding pass or a copy of the passport indicating the travel date and time must be submitted with every claim, along with the completed claims form.

iii. For Medical care - Please attach Doctor's reports, original admission / discharge card, original bills / receipts / with prescriptions and diagnostic / investigative reports, copy of passport / visa with entry and exit stamp and copy of the ticket and boarding pass.

iv. Bills/vouchers/reports/discharge summary must mention the name of the Insured Person treated, the type of illness, details of the individual items of medical treatment provided and the dates of treatment.
Prescriptions must clearly show the medicines prescribed.
The pharmacy bills must clearly show the price and the receipt stamp of the pharmacy.
Treatment taken on different dates for separate ailments will be treated as separate claims.
Note:
- The claim form should clearly indicate the same and supporting should be provided for each one.
- Deductible will be applied as specified in Policy Schedule of this Policy.

v. Birth/death certificate (if applicable).

vi. Copy of proposer photo ID proof & address proof.

vii. NEFT Form with photocopy of cancelled cheque with printed name of proposer.

viii. Copy of the Claim Intimation, if any

ix. In the event of Your/Insured Person's death, You/Insured Person's nominee/legal heir claiming on his/her behalf must inform Us in writing immediately and send Us a copy of the postmortem report (if any)

b) Additional Claim Documents Required for below benefits.

Sr. No	Benefit	Documents required
1.	Repatriation of Remains (Section 4.1.1.5)	• Copy of the death certificate providing details of the place, date, time, and the circumstances and cause of death. • Copy of the postmortem certificate, if conducted. • Documentary proof for expenses incurred towards disposal of the mortal remains. • In case of transportation of the body of the deceased to the place of residence, the receipt for expenses incurred towards preparation and packing of the mortal remains of the deceased and also for the transportation of the mortal remains of the deceased.
2.	Dental Treatment Expenses (Section 4.1.2)	• Bills/vouchers/ reports must give the details of the tooth treated and the treatment performed
3.	Accidental Death & Disablement – AD, PTD & PPD (Section 4.1.3) Accidental Death & Disablement – Common Carrier (AD, PTD & PPD) (Section 4.2.5)	• Police report, • Port Mortem Report; • Death certificate; • Medical report. • Certificate from treating Doctor for Permanent Disability. • Additionally, apart from once mentioned under Section 4.1.4; • Valid ticket or certificate from common carrier establishing the Insured Person bonafide travel in the affected common carrier at the time of accident.
4.	Hijack Cover (Section 4.1.4)	• Copy of passport / visa with entry & exit stamp (if any); • Copy of the ticket and boarding pass. • Police report with details such as the passport number of the Insured & period of hijacking, newspaper reports (if available).
5.	Trip delay (Section 4.1.5)	• Original bills of purchases made / expenses incurred during the period of delay. • Copies of correspondence with airline authorities certifying the delay, along with details of compensation received from airlines / other authorities (if any). • Copy of ticket & boarding pass. • Copy of the passport / visa with entry & exit stamp.
6.	Trip Cancellation (Section 4.1.6)	• Details of expenses incurred. • Original bills of expenses incurred due to cancellation.

	Trip Curtailment (Section 4.1.7)	• Copies of cancellation correspondence with airline authorities, hotel, car rental and tour operator certifying the cancellation, along with details of compensation received from airlines / other authorities (if any); • Copy of ticket & boarding pass (if any); • Copy of the passport / visa with entry & exit stamp (if any); • Proof of the reason for cancellation like Death certificate etc.
7.	Delay of Checked-in Baggage (Section 4.1.8)	• Details of items purchased during the delay period; • Copies of baggage tags; • Copies of correspondence with airline authorities certifying the delay, along with details of compensation received from airlines / other authorities (if any); • Property Irregularity Report (obtained from airline); • Original bills/ receipts / invoices connected to expenses incurred / purchases made during the delay period; • Copy of the passport/visa with entry & exit stamp
8.	Loss of Checked-in Baggage (Section 4.1.9)	• Details of individual items lost, approximate cost and purchase date; • Copies of baggage tags; • Copies of correspondence with airline authorities / others about loss of checked baggage, along with details of compensation received from airlines / other authorities (if any); • Property Irregularity Report (obtained from airline); • Copy of the passport / visa with entry & exit stamp; • Adequate proof of ownership of items contained within checked in baggage valued in excess of the Indian rupee equivalent of USD 100 for loss/delay of checked-in baggage will need to be submitted; • Further, the Insured has to provide as an undertaking in writing stating that in the event if the baggage is traced and returned to him / her, he / she will be refunding the entire claim amount settled under this policy
9.	Personal Liability (Section 4.1.10)	• Detailed self-explanatory note stating scenario arises in to third party loss;

		• Court order or any judicial order received against the compensation.
10.	Loss of Passport & Driving License (Section 4.1.11)	Loss of Passport – • Copy of new passport; • Copy of previous passport (if available); • Original bills / invoices of expenses incurred for obtaining a new passport; • Copy of FIR / police report. • Loss of Driving License- • Copy of new International Driving License; • Copy of previous International Driving License (if available); • Original bills / invoices of expenses incurred for obtaining a new International Driving License, Copy of FIR / police report.
11.	Automatic Trip Extension (Section 4.1.12)	• Declaration from Insured Person furnishing the circumstances that compelled him to extend the trip;
12.	Compassionate Visit (Section 4.2.9)	• A certificate from Treating Medical Practitioner recommending the presence in the form of special assistance to be rendered by additional member during entire period of hospitalization. • The certificate shall also specify the minimum period in which the person is admitted in hospital. • Stamp Boarding pass with invoice use for travel by immediate family member. • Copy of passport of immediate family member with entry & exit stamp.
13.	Political Risk & Catastrophic Evacuation (Section 4.2.12) Weather Protection (Section 4.2.27)	• Official Declaration by embassy of Country of Residence of the Insured. • Original Invoice of Hotel accommodation during the period Insured is unable to return to the India; • Written statement narrating the incident of loss i.e. type of loss, causes, circumstances and the place • Local news, weather report, associated news references in support of the claim • Original ticket(s) used for the travel back to the India.(applicable for Section 4.2.12).
14.	Common Carrier Delay (Section 4.2.13)	• Original bills of purchases made / expenses incurred during the period of delay; • Copies of correspondence with airline authorities certifying the delay, along with details of compensation received from airlines / other authorities (if any); • Copy of ticket & boarding pass;

		• Copy of the passport / visa with entry & exit stamp.
15.	Missed Connection (Section 4.2.14)	• The confirmation from the flight operator of the delayed flight as to the expected time of arrival and the actual time of arrival at the port of delay together with the reasons for delay; • Unused ticket for the ongoing flight (Missed Flight) with an endorsement of the Common Carrier of cancellation of the same; • Certificate from the flight operator of the Missed Flight that the fare for the part of the Trip covered by the Missed Flight is forfeited in full or in part together with the amount of forfeiture; • Original used ticket obtained afresh towards the alternative flight for the part of the Trip covered by the Missed Flight indicating the amount paid as fare;
16.	Child Escort (Section 4.2.15)	• A certificate from the Medical Practitioner specifying the cause and minimum period of Hospitalization; • Discharge summary of the Hospital furnishing details - date of admission, date of discharge and the confirmation by the attending Medical Practitioner of presence of the attendant member of the family or near relative on all days of Hospitalization; • Original ticket(s) used for the travel by the Minor Child(ren) back to the India , if the ticket(s) are bought on behalf of the Insured without any interference of the Company; • Photocopy of the death certificate (wherever applicable) providing the details of the place, date and time, and the circumstances and cause of the death (photocopy of the post mortem certificate, wherever required by the Assistance Service Provider, for cases where postmortem is conducted), issued by the appropriate authority where the contingency has arisen;
17.	Loss of Gadgets (Laptop, Tablet, Mobile Phone & Camera) (Section 4.2.16) Debit Card / Credit Card / Forex Card Fraud (Section 4.2.28)	• Copy of the police report (wherever applicable). Details of the attempts made to trace the laptop, tablet, mobile or camera; • Letter defining incidence of theft; • Bill copy for the laptop, tablet, mobile, camera, Debit Card / Credit Card / Forex Card as applicable; • Certificate from the card issuing bank confirming the financial transactions post loss of card (Applicable for Section 4.2.28).

18.	Bounced Booking - Hotel / Common Carrier (Section 4.2.17)	• Written confirmation from the Common Carrier/ accommodation provider / ticket provider stating the reason and date for the service cancellation; • Any receipt of refund or travel voucher provided in lieu of the original booking being dishonor; • Bill and payment receipt for alternate ticket / accommodation booking.
19.	Car Rental Excess Cover (Section 4.2.18)	• Copy of car rental agreement; • A police report/ FIR confirming the incident; • Copy of Internationally recognized license.
20.	Home Contents (Section 4.2.20)	• FIR/ copy of police report obtained within 24 hours; • Written statement narrating the incident of loss i.e. type of loss, causes, circumstances and the place; • Receipt of Purchase of items claimed under this benefit;
21.	Pet Care (Section 4.2.21) Travel with Pet Cover (Section 4.2.22)	• Receipts for fees paid to Pet house; • Medical records in case of Insured's hospitalization; • Medical records towards the medical care and treatment of the pet animal from Veterinary Doctor's; • Bill and payment receipt towards Veterinary Doctor's.
22.	Legal Expenses (Section 4.2.23)	• Statement of claim furnishing particulars of the event leading to the liability, such as the court order; • Photocopy of the police report (wherever reported); • Witness statements if available; • Any other documents relevant to the incident including summons, legal notice, copy of court award.
23.	Mugging Benefit (Section 4.2.24)	• FIR/ copy of police report obtained within 24 hours; • Written statement narrating the incident of loss i.e. type of loss, causes, circumstances and the place; • Receipt of Purchase of items claimed under this benefit.
24.	Golfer's Hole-in-one (Section 4.2.25)	• Documentation confirming the payment of the pre-paid golf fees; • Certificate & receipt of amount in celebration of achieving the "hole-in-one".

25.	Sports Equipment Cover (Section 4.2.26)	• Receipts for items lost or stolen or proof of ownership; • Receipt of purchase or rent of sport equipment; • A police report/ FIR confirming the incident
26.	Identity Theft (Section 4.2.29)	• Copy of the police report (wherever applicable); • Original receipt for payment of charges to the authorities for obtaining a new or duplicate identity proof document.
27.	Cruise Cover (Section 4.2.30)	• The reason for missing departure; • All original bills / receipts of Reasonable Additional Expenses incurred and/or proof of cancellation charges levied by the carriers shall be submitted; • The original ticket / boarding pass indicating the travel dates must be submitted with every claim, along with the completed claim form.
28.	Substitute Employee Expenses (Section 4.2.31)	• Original air ticket and boarding pass of the substitute employee; • Copy of passport/visa with exit and entry stamp.
29.	Bail Bond (Section 4.2.32)	• An application letter/statement detailing the incident; • Copy of passport and visa with exit and entry stamp; • Witness statements; • Proof of judicial decision rendered by a court of law; • Copy of the police report (In case of legal case); • Bail Papers specifying bail amount.
30.	Sponsor Protection (Section 4.2.34)	• Death summary issued by a Hospital of Sponsor; • Copy of Police Inquest Report, duly attested by the concerned Police Station; • Copy of Death Certificate and Post Mortem report; • Proof of sponsorship; • official invoice(s) from the educational institution and voucher(s) of payment of Tuition fees.
31.	Study Interruption (Section 4.2.35)	• Certificate for absence from university due to injury or illness; • Copy of passport, visa with entry and exit stamp; • Copy of tickets and boarding pass;

		• Attending Surgeon's/Medical Practitioner's Prescription advising Hospitalization for immediate family member/ educational Sponsor.

Note: At the time of claim investigation apart from the documents listed above the Insurance Company may request any other additional document as appropriately applicable for the claims processing under this section of the Policy.

6.3.2 Paying Claim

1. You agree that We shall only make payment when You or someone claiming on Your behalf has provided Us with necessary documentation and information.
2. We will make payment to You or Your Nominee. If there is no Nominee and You are incapacitated or deceased, we will pay Your heir, executor or validly appointed legal representative and any payment thus made, will be deemed as complete and final discharge of Our liability under the Policy.
3. On receipt of all the documents and on being satisfied with regard to the admissibility of the claim as per policy terms and conditions, we shall offer within a period of 15 days a settlement of the claim to the Insured Person. Upon acceptance of an offer of settlement by the Insured Person, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer. In the cases of delay in the payment, the insurer shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by it.
4. However, where the circumstances of a claim warrant an investigation, We 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, We shall settle the claim within 45 days from the date of receipt of last necessary document.
5. If the insurer, for any reason, decides to reject the claim under the policy the reasons regarding the rejection shall be communicated to the Insured Person in writing within 30 days of the receipt of documents. The Insured Person may take recourse to the Grievance Redressal procedure stated under Section 6.1.9.

6.3.3 Basis of Claims Payment

1. Reimbursement of all claims will be made on the basis of first date of consultation/ hospitalization, mentioned on consultation paper/medical records.
2. Cashless will be paid to overseas facility in the prevalent currency of the said country on the date of payment & in case of payment through network partners on the date of invoice raised to us.
3. For the purpose of reimbursement claim payments, all currencies shall be converted into USD (as policy Sum Insured are in USD) and later to INR (as reimbursement payment will be in INR only/)

6.3.4 Assessments of Claim & Payment

1. No sum payable under this policy shall carry interest.
2. We shall be under no liability to make payment in respect of any Claim until such time as the Insured Person has provided it and/or the Insurance Company / Claims Administrator with whatever documentation and/or information may be requested and established the quantum of any amount claimed to the Company's satisfaction.
3. The obligation of the Company to make payments to the Insured Person in respect of Claims made after the Insured Person return to India shall be to make payment in Indian Rupees only.

6.3.5 Claim Assistance

In the event of a claim during the Insured Person's overseas trip, the Insured Person shall contact on our toll-free numbers or email ids available on Policy Schedule.
24X7 helpline number: +91 22 6734 7841
National toll-free number: 1800 209 2333 (only from MTNL/BSNL network)
Land line number for Claims: +91 22 6734 7878
Fax number: +91 22 6734 7888

For claim Intimation / any claims assistance towards Assistance & Value-Added Services (Section 4.3), kindly call Europ Assistance at Toll free number specified under Assistance Service Provider (Section 6.2.3)

GENERALI Central INSURANCE

Annexure I: Day Care List

In addition to Day Care list, we would also cover any other surgeries/ procedures agreed by Us in a Hospital or a Day care center which require less than 24 hours Hospitalization for inpatient care due to advancement in technology.

I.	**Cardiology Related:**
1	Coronary Angiography
2	Insert Non - Tunnel CV Cath
3	Insert Picc Cath (Peripherally Inserted Central Catheter)
4	Replace Picc Cath (Peripherally Inserted Central Catheter)
5	Insertion Catheter, Intra Anterior
6	Insertion Of Portacath
7	RF Ablation Heart
II.	**ENT Related:**
8	Myringotomy With Grommet Insertion
9	Tympanoplasty (closure Of An Eardrum Perforation reconstruction Of The Auditory Ossicles)
10	Removal Of A Tympanic Drain
11	Operations On The Turbinates (nasal Concha)
12	Stapedotomy To Treat Various Lesions In Middle Ear
13	Revision Of A Stapedectomy
14	Other Operations On The Auditory Ossicles
15	Myringoplasty (post-aura/endaural Approach As Well As Simple Type-I Tympanoplasty)
16	Fenestration Of The Inner Ear
17	Revision Of A Fenestration Of The Inner Ear
18	Palatoplasty
19	Transoral Incision And Drainage Of A Pharyngeal Abscess
20	Tonsillectomy Without Adenoidectomy
21	Tonsillectomy With Adenoidectomy
22	Excision And Destruction Of A Lingual Tonsil
23	Revision Of A Tympanoplasty
24	Other Microsurgical Operations On The Middle Ear
25	Incision Of The Mastoid Process And Middle Ear
26	Mastoidectomy
27	Reconstruction Of The Middle Ear
28	Other Excisions Of The Middle And Inner Ear
29	Other Operations On The Middle And Inner Ear
30	Excision And Destruction Of Diseased Tissue Of The Nose
31	Nasal Sinus Aspiration
32	Foreign Body Removal From Nose
33	Adenoidectomy
34	Stapedectomy Under GA
35	Stapedectomy Under LA
36	Tympanoplasty (type IV)
37	Turbinectomy
38	Endoscopic Stapedectomy
39	Incision And Drainage Of Perichondritis
40	Septoplasty
41	Thyroplasty Type I

42	Pseudocyst Of The Pinna – Excision
43	Incision And Drainage - Haematoma Auricle
44	Reduction Of Fracture Of Nasal Bone
45	Excision Of Angioma Septum
46	Turbinoplasty
47	Incision & Drainage Of Retro Pharyngeal Abscess
48	Uvulo Palato Pharyngo Plasty
49	Adenoidectomy With Grommet Insertion
50	Adenoidectomy Without Grommet Insertion
51	Incision & Drainage Of Para Pharyngeal Abscess
52	Operations On The Turbinates (nasal Concha)
53	Removal Of Keratosis Obturans
54	Stapedotomy To Treat Various Lesions In Middle Ear
55	Other Operations On The Tonsils And Adenoids
56	Labyrinthectomy For Severe Vertigo
57	Endolymphatic Sac Surgery For Meniere's Disease
58	Vestibular Nerve Section
59	Thyroplasty (Type II)
60	Tracheostomy
61	Turbinoplasty
62	Vocal Cord Lateralisation Procedure
63	Tracheoplasty
III.	**Gastroenterology Related:**
64	Pancreatic Pseudocyst EUS & Drainage
65	RF Ablation For Barrett's Oesophagus
66	EUS + Aspiration Pancreatic Cyst
67	Small Bowel Endoscopy (therapeutic)
68	Colonoscopy, Lesion Removal
69	ERCP
70	Coloscopy Stenting Of Stricture
71	Percutaneous Endoscopic Gastrostomy
72	EUS And Pancreatic Pseudo Cyst Drainage
73	ERCP And Choledochoscopy
74	Proctosigmoidoscopy Volvulus Detorsion
75	ERCP And Sphincterotomy
76	Esophageal Stent Placement
77	ERCP + Placement Of Biliary Stents
78	Sigmoidoscopy W / Stent
79	EUS + Coeliac Node Biopsy
80	Cholecystectomy
81	Choledocho-jejunostomy
82	Duodenostomy
83	Gastrostomy
84	Exploration Common Bile Duct
85	Duodenoscopy with Polypectomy
86	Diathery Of Bleeding Lesions
87	Construction Of Gastrostomy Tube
88	UGI Scopy And Injection Of Adrenaline, Sclerosants Bleeding Ulcers
89	Surgical Treatment Of A Varicocele And A Hydrocele Of the Spermatic Cord

90	Laparotomy For Grading Lymphoma With Splenectomy.
91	Laparotomy For Grading Lymphoma with Liver Biopsy
92	Laparotomy For Grading Lymphoma with Lymph Node Biopsy
93	Therapeutic Laparoscopy With Laser
94	Appendicectomy With Drainage
95	Appendicectomy without Drainage
96	Colonoscopy
IV.	**General Surgery Related:**
97	Incision Of A Pilonidal Sinus / Abscess
98	Fissure In Ano Sphincterotomy
99	Piles Banding
100	Surgery for Hernia
101	Surgical Treatment Of Anal Fistulas
102	Division Of The Anal Sphincter (sphincterotomy)
103	Epididymectomy
104	Incision Of The Breast Abscess
105	Operations On The Nipple
106	Excision Of Single Breast Lump
107	Incision And Excision Of Tissue In The Perianal Region
108	Surgical Treatment Of Hemorrhoids
109	Sclerotherapy
110	Wound Debridement And Cover
111	Abscess-decompression
112	Infected Sebaceous Cyst
113	Incision And Drainage Of Abscess
114	Suturing Of Lacerations
115	Scalp Suturing
116	Infected Lipoma Excision
117	Maximal Anal Dilatation
118	Piles Injection Sclerotherapy
119	Liver Abscess- Catheter Drainage
120	Fissure In Ano- Fissurectomy
121	Fibroadenoma Breast Excision
122	Oesophageal Varices Sclerotherapy
123	ERCP - Pancreatic Duct Stone Removal
124	Perianal Abscess I & D
125	Perianal Hematoma Evacuation
126	UGI Scopy And Polypectomy Oesophagus
127	Breast Abscess I & D
128	Oesophagoscopy And Biopsy Of Growth Oesophagus
129	ERCP - Bile Duct Stone Removal
130	Splenic Abscesses Laparoscopic Drainage
131	UGI Scopy And Polypectomy Stomach
132	Feeding Jejunostomy
133	Varicose Veins Legs - Injection Sclerotherapy
134	Pancreatic Pseudocysts Endoscopic Drainage
135	Zadek's Nail Bed Excision
136	Rigid Oesophagoscopy For Dilation Of Benign Strictures
137	Lord's Plication

138	Jaboulay's Procedure
139	Scrotoplasty
140	Circumcision For Trauma
141	Meatoplasty
142	Intersphincteric Abscess Incision And Drainage
143	PSOAS Abscess Incision And Drainage
144	Thyroid Abscess Incision And Drainage
145	Tips Procedure For Portal Hypertension
146	Esophageal Growth Stent
147	Pair Procedure Of Hydatid Cyst Liver
148	Tru Cut Liver Biopsy
149	Laparoscopic Reduction Of Intussusception
150	Microdochectomy Breast
151	Sentinel Node Biopsy
152	Testicular Biopsy
153	Sentinel Node Biopsy Malignant Melanoma
154	TURBT
155	URS + LL
156	Suturing Lacerated Lip
157	Suturing Oral Mucosa
158	Oral Biopsy In Case Of Abnormal Tissue Presentation
159	Abdominal Exploration In Cryptorchidism
160	Ultrasound Guided Aspirations
161	Infected Keloid Excision
162	Axillary Lymphadenectomy
163	Cervical Lymphadenectomy
164	Ileostomy Closure
165	Polypectomy Colon
166	Rigid Oesophagoscopy For Fb Removal
167	Colostomy
168	Ileostomy
169	Colostomy Closure
170	Submandibular Salivary Duct Stone Removal
171	Pneumatic Reduction Of Intussusception
172	Rigid Oesophagoscopy For Plummer Vinson Syndrome
173	Subcutaneous Mastectomy
174	Excision Of Ranula Under GA
175	Eversion Of Sac Unilateral/Bilateral
176	Photodynamic Therapy Or Esophageal Tumour And Lung Tumour
177	Excision Of Cervical Rib
178	Surgery For Fracture Penis
179	Parastomal Hernia
180	Revision Colostomy
181	Prolapsed Colostomy- Correction
182	Laparoscopic Cardiomyotomy (Hellers)
183	Laparoscopic Pyloromyotomy (Ramstedt)
184	Eua + Biopsy Multiple Fistula In Ano
185	Construction Skin Pedicle Flap
186	Gluteal Pressure Ulcer-excision

187	Muscle-skin Graft, Leg
188	Removal Of Bone For Graft
189	Muscle-skin Graft Duct Fistula
190	Removal Cartilage Graft
191	Myocutaneous Flap
192	Fibro Myocutaneous Flap
193	Breast Reconstruction Surgery After Mastectomy
194	Sling Operation For Facial Palsy
195	Split Skin Grafting Under RA
196	Wolfe Skin Graft
197	External Incision And Drainage In The Region Of The Mouth.
198	External Incision And Drainage in the Region Of the Jaw.
199	External Incision And Drainage in the Region Of the Face.
200	Incision Of The Hard And Soft Palate
201	Excision And Destruction Of Diseased Hard Palate
202	Excision And Destruction of Diseased Soft Palate
203	Incision, Excision And Destruction In The Mouth
204	Other Operations In The Mouth
205	Removal of Foreign Body
V.	**Gynecology Related:**
206	Conization Of The Uterine Cervix
207	Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas
208	Incision Of Vulva
209	Salpingo-oophorectomy Via Laparotomy
210	Endoscopic Polypectomy
211	Hysteroscopic Removal Of Myoma
212	D & C
213	Hysteroscopic Resection Of Septum
214	Thermal Cauterisation Of Cervix
215	Mirena Insertion
216	Laparoscopic Hysterectomy
217	LEEP (Loop Electrosurgical Excision Procedure)
218	Cryocauterisation Of Cervix
219	Polypectomy Endometrium
220	Hysteroscopic Resection Of Fibroid
221	LLETZ (large loop excision of the transformation zone)
222	Conization
223	Polypectomy Cervix
224	Hysteroscopic Resection Of Endometrial Polyp
225	Vulval Wart Excision
226	Laparoscopic Paraovarian Cyst Excision
227	Uterine Artery Embolization
228	Laparoscopic Cystectomy
229	Hymenectomy (Imperforate Hymen)
230	Vaginal Wall Cyst Excision
231	Vulval Cyst Excision
232	Laparoscopic Paratubal Cyst Excision
233	Vaginal Mesh For POP

234	Laparoscopic Myomectomy
235	Repair Recto- Vagina Fistula
236	Pelvic Floor Repair (Excluding Fistula Repair)
237	Laparoscopic Oophorectomy
238	Operations On Bartholin's Glands (cyst)
239	LEEP (Loop electrosurgical excision procedure)
240	Lletz (large loop excision of the transformation zone)
241	Vulval Cyst Excision
242	Ureterocoele Repair - Congenital Internal
243	Laparoscopic Myomectomy
244	Surgery For Sui (Stress incontinence - "sling" surgery)
245	Repair Recto- Vagina Fistula
VI.	**Neurology Related:**
246	Facial Nerve Glycerol Rhizotomy
247	Stereotactic Radiosurgery
248	Percutaneous Cordotomy
249	Diagnostic Cerebral Angiography
250	VP Shunt
251	Ventriculoatrial Shunt
252	Spinal Cord Stimulation
253	Motor Cortex Stimulation
254	Intrathecal Baclofen Therapy
255	Entrapment Neuropathy Release
VII.	**Oncology Related:**
256	Radiotherapy For Cancer
257	Cancer Chemotherapy
258	IV Push Chemotherapy
259	HBI-hemibody Radiotherapy
260	Infusional Targeted Therapy
261	SRT-stereotactic ARC Therapy
262	SC Administration Of Growth Factors
263	Continuous Infusional Chemotherapy
264	Infusional Chemotherapy
265	CCRT-concurrent Chemo + RT
266	2D Radiotherapy
267	3D Conformal Radiotherapy
268	IGRT- Image Guided Radiotherapy
269	IMRT- Step & Shoot
270	Infusional Bisphosphonates
271	IMRT- DMLC
272	Rotational Arc Therapy
273	Tele Gamma Therapy
274	FSRT-fractionated SRT
275	VMAT-volumetric Modulated Arc Therapy
276	SBRT-stereotactic Body Radiotherapy
277	Helical Tomotherapy
278	SRS-stereotactic Radiosurgery
279	X-knife SRS
280	Gammaknife SRS

281	TBI- Total Body Radiotherapy
282	Intraluminal Brachytherapy
283	Electron Therapy
284	TSET-total Electron Skin Therapy
285	Extracorporeal Irradiation Of Blood Products
286	Telecobalt Therapy
287	Telecesium Therapy
288	External Mould Brachytherapy
289	Interstitial Brachytherapy
290	Intracavity Brachytherapy
291	3D Brachytherapy
292	Implant Brachytherapy
293	Intravesical Brachytherapy
294	Adjuvant Radiotherapy
295	Afterloading Catheter Brachytherapy
296	Conditioning Radiothearpy For BMT
297	Nerve Biopsy
298	Muscle Biopsy
299	Epidural Steroid Injection
300	Extracorporeal Irradiation To The Homologous Bone Grafts
301	Radical Chemotherapy
302	Neoadjuvant Radiotherapy
303	LDR Brachytherapy
304	Palliative Radiotherapy
305	Radical Radiotherapy
306	Palliative Chemotherapy
307	Template Brachytherapy
308	Neoadjuvant Chemotherapy
309	Adjuvant Chemotherapy
310	Induction Chemotherapy
311	Consolidation Chemotherapy
312	Maintenance Chemotherapy
313	HDR Brachytherapy
VIII.	**Operations On The Salivary Glands & Salivary Ducts:**
314	Incision And Lancing Of A Salivary Gland And A Salivary Duct
315	Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct
316	Resection Of A Salivary Gland
317	Reconstruction Of A Salivary Gland And A Salivary Duct
IX.	**Operations On The Skin & Subcutaneous Tissues:**
318	Surgical Wound Toilet (wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues
319	Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues
320	Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues
321	Free Skin Transplantation, Donor Site
322	Free Skin Transplantation, Recipient Site
323	Revision Of Skin Plasty
324	Chemosurgery To The Skin.
325	Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues
326	Reconstruction Of Deformity/defect In Nail Bed

327	Excision Of Bursirtis
328	Tennis Elbow Release
329	Other Incisions Of The Skin And Subcutaneous Tissues
330	Keratosis Removal Under Ga
X.	**Operations On The Tongue:**
331	Incision, Excision And Destruction Of Diseased Tissue Of The Tongue
332	Partial Glossectomy
333	Glossectomy
334	Reconstruction Of The Tongue
335	Other Operations On The Tongue
XI.	**Ophthalmology Related**
336	Surgery For Cataract
337	Incision Of Tear Glands
338	Incision Of Diseased Eyelids
339	Excision And Destruction Of Diseased Tissue Of The Eyelid
340	Operations On The Canthus And Epicanthus
341	Corrective Surgery For Entropion And Ectropion
342	Corrective Surgery For Blepharoptosis
343	Removal Of A Foreign Body From The Conjunctiva
344	Removal Of A Foreign Body From The Cornea
345	Incision Of The Cornea
346	Operations For Pterygium
347	Removal Of A Foreign Body From The Lens Of The Eye
348	Removal Of A Foreign Body From The Posterior Chamber Of The Eye
349	Removal Of A Foreign Body From The Orbit And Eyeball
350	Correction Of Eyelid Ptosis By Levator Palpebrae Superioris Resection (bilateral)
351	Correction Of Eyelid Ptosis By Fascia Lata Graft (bilateral)
352	Diathermy/cryotherapy To Treat Retinal Tear
353	Anterior Chamber Paracentesis/ Cyclodiathermy/ Cyclocryotherapy/ Goniotomy Trabeculotomy And Filtering And Allied Operations To Treat Glaucoma
354	Enucleation Of Eye Without Implant
355	Dacryocystorhinostomy For Various Lesions Of Lacrimal Gland
356	Laser Photocoagulation To Treat Retinal Tear
357	Biopsy Of Tear Gland
358	Treatment Of Retinal Lesion
359	Chalazion Surgery
XII.	**Orthopedics Related:**
360	Incision On Bone, Septic And Aseptic
361	Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis
362	Suture And Other Operations On Tendons And Tendon Sheath
363	Reduction Of Dislocation Under GA
364	Arthroscopic Knee Aspiration
365	Surgery For Ligament Tear
366	Surgery For Hemoarthrosis/pyoarthrosis
367	Removal Of Fracture Pins/nails
368	Removal Of Metal Wire
369	Closed Reduction On Fracture, Luxation
370	Reduction Of Dislocation Under GA
371	Epiphyseolysis With Osteosynthesis

372	Excision Of Various Lesions In Coccyx
373	Arthroscopic Repair Of Acl Tear Knee
374	Closed Reduction Of Minor Fractures
375	Arthroscopic Repair Of PCL Tear Knee
376	Tendon Shortening
377	Arthroscopic Meniscectomy - Knee
378	Treatment Of Clavicle Dislocation
379	Haemarthrosis Knee- Lavage
380	Abscess Knee Joint Drainage
381	Carpal Tunnel Release
382	Closed Reduction Of Minor Dislocation
383	Repair Of Knee Cap Tendon
384	ORIF With K Wire Fixation- Small Bones
385	Release Of Midfoot Joint
386	ORIF With Plating- Small Long Bones
387	Implant Removal Minor
388	K Wire Removal
389	Closed Reduction And External Fixation
390	Arthrotomy Hip Joint
391	Syme's Amputation
392	Arthroplasty
393	Partial Removal Of Rib
394	Treatment Of Sesamoid Bone Fracture
395	Shoulder Arthroscopy / Surgery
396	Elbow Arthroscopy
397	Amputation Of Metacarpal Bone
398	Release Of Thumb Contracture
399	Incision Of Foot Fascia
400	Partial Removal Of Metatarsal
401	Repair / Graft Of Foot Tendon
402	Amputation Follow-up Surgery
403	Exploration Of Ankle Joint
404	Remove/graft Leg Bone Lesion
405	Repair/graft Achilles Tendon
406	Remove Of Tissue Expander
407	Biopsy Elbow Joint Lining
408	Removal Of Wrist Prosthesis
409	Biopsy Finger Joint Lining
410	Tendon Lengthening
411	Treatment Of Shoulder Dislocation
412	Lengthening Of Hand Tendon
413	Removal Of Elbow Bursa
414	Fixation Of Knee Joint
415	Treatment Of Foot Dislocation
416	Surgery Of Bunion
417	Tendon Transfer Procedure
418	Removal Of Knee Cap Bursa
419	Treatment Of Fracture Of Ulna
420	Treatment Of Scapula Fracture

421	Removal Of Tumor Of Arm/ Elbow Under RA/GA
422	Repair Of Ruptured Tendon
423	Decompress Forearm Space
424	Revision Of Neck Muscle (torticollis Release)
425	Lengthening Of Thigh Tendons
426	Treatment Fracture Of Radius & Ulna
427	Surgery For Meniscus Tear
428	Repair Of Knee Joint
XIII.	**Other Operations On The Mouth & Face:**
429	External Incision And Drainage In The Region Of The Mouth, Jaw And Face
430	Incision Of The Hard And Soft Palate
431	Excision And Destruction Of Diseased Hard And Soft Palate
XIV.	**Pediatric Surgery Related:**
432	Excision Of Fistula-in-ano
433	Excision Juvenile Polyps Rectum
434	Vaginoplasty
435	Dilatation Of Accidental Caustic Stricture Oesophageal
436	Presacral Teratomas Excision
437	Removal Of Vesical Stone
438	Excision Sigmoid Polyp
439	Sternomastoid Tenotomy
440	Infantile Hypertrophic Pyloric Stenosis Pyloromyotomy
441	Excision Of Soft Tissue Rhabdomyosarcoma
442	Mediastinal Lymph Node Biopsy
443	High Orchidectomy For Testis Tumours
444	Excision Of Cervical Teratoma
445	Rectal-myomectomy
446	Rectal Prolapse (Delorme's Procedure)
447	Detorsion Of Torsion Testis
448	Infantile Hypertrophic Pyloric Stenosis Pyloromyotomy
XV.	**Thoracic Surgery Related:**
449	Thoracoscopy And Lung Biopsy
450	Excision Of Cervical Sympathetic Chain Thoracoscopic
451	Laser Ablation Of Barrett's Oesophagus
452	Pleurodesis
453	Thoracoscopy And Pleural Biopsy
454	EBUS + Biopsy
455	Thoracoscopy Ligation Thoracic Duct
456	Thoracoscopy Assisted Empyema Drainage
457	Thoracoscopy And Lung Biopsy
XVI.	**Urology Related:**
458	Haemodialysis
459	Lithotripsy/nephrolithotomy For Renal Calculus
460	Excision Of Renal Cyst
461	Drainage Of Pyonephrosis/perinephric Abscess
462	Incision Of The Prostate
463	Transurethral Excision And Destruction Of Prostate Tissue
464	Transurethral And Percutaneous Destruction Of Prostate Tissue
465	Open Surgical Excision And Destruction Of Prostate Tissue

466	Operations On The Seminal Vesicles
467	Other Operations On The Prostate
468	Incision Of The Scrotum And Tunica Vaginalis Testis
469	Operation On A Testicular Hydrocele
470	Other Operations On The Scrotum And Tunica Vaginalis Testis
471	Incision Of The Testes
472	Excision And Destruction Of Diseased Tissue Of The Testes
473	Unilateral Orchidectomy
474	Bilateral Orchidectomy
475	Surgical Repositioning Of An Abdominal Testis
476	Reconstruction Of The Testis
477	Other Operations On The Testis
478	Excision In The Area Of The Epididymis
479	Operations On The Foreskin
480	Local Excision And Destruction Of Diseased Tissue Of The Penis
481	Other Operations On The Penis
482	Cystoscopical Removal Of Stones
483	Lithotripsy
484	Biopsy of temporal Artery For Various Lesions
485	External Arterio-venous Shunt
486	AV Fistula – Wrist
487	URSL With Stenting
488	URSL With Lithotripsy
489	Cystoscopic Litholapaxy
490	ESWL
491	Cystoscopy & Biopsy
492	Cystoscopy And Removal Of Polyp
493	Suprapubic Cystostomy
494	Percutaneous Nephrostomy
495	Cystoscopy And "SLING" Procedure
496	TUNA- Prostate
497	Excision Of Urethral Diverticulum
498	Excision Of Urethral Prolapse
499	Mega-ureter Reconstruction
500	Kidney Renoscopy And Biopsy
501	Ureter Endoscopy And Treatment
502	Surgery For Pelvi Ureteric Junction Obstruction
503	Anderson Hynes Operation
504	Kidney Endoscopy And Biopsy
505	Paraphimosis Surgery
506	Surgery For Stress Urinary Incontinence
507	Injury Prepuce- Circumcision
508	Frenular Tear Repair
509	Meatotomy For Meatal Stenosis
510	Surgery For Fournier's Gangrene Scrotum
511	Surgery Filarial Scrotum
512	Surgery For Watering Can Perineum
513	Repair Of Penile Torsion
514	Drainage Of Prostate Abscess

515	Orchiectomy
516	Radical Prostatovesiculectomy
517	Incision And Excision Of Periprostatic Tissue
518	Bladder Neck Incision
519	Removal Of Urethral Stone
520	Cystoscopy And Removal Of Fb
521	Renal Angiography
522	Peripheral Angiography
523	Percutaneous nephrolithotomy (PCNL)
524	Laryngoscopy Direct Operative with Biopsy
525	RF Ablation Varicose Veins
526	RF Ablation Uterus
527	Amputation Of The Penis
528	Implantation, Exchange And Removal Of A Testicular Prosthesis
529	Excision And Destruction Of Diseased Scrotal Tissue
530	Orchidopexy

Annexure II

List I – Items for which coverage is not available in the Policy.

S. NO.	ITEM
1.	BABY FOOD
2.	BABY UTILITES CHARGES
3.	BEAUTY SERVICES
4.	BELTS/ BRACES
5.	BUDS
6.	COLD PACK/HOT PACK
7.	CARRY BAGS
8.	EMAIL / INTERNET CHARGES
9.	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10.	LEGGINGS
11.	LAUNDRY CHARGES
12.	MINERAL WATER
13.	SANITARY PAD
14.	TELEPHONE CHARGES
15.	GUEST SERVICES
16.	CREPE BANDAGE
17.	DIAPER OF ANY TYPE
18.	EYELET COLLAR
19.	SLINGS
20.	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21.	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22.	TELEVISION CHARGES
23.	SURCHARGES
24.	ATTENDANT CHARGES
25.	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26.	BIRTH CERTIFICATE

27.	CERTIFICATE CHARGES
28.	COURIER CHARGES
29.	CONVENYANCE CHARGES
30.	MEDICAL CERTIFICATE
31.	MEDICAL RECORDS
32.	PHOTOCOPIES CHARGES
33.	MORTUARY CHARGES
34.	WALKING AIDS CHARGES
35.	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36.	SPACER
37.	SPIROMETRE
38.	NEBULIZER KIT
39.	STEAM INHALER
40.	ARMSLING
41.	THERMOMETER
42.	CERVICAL COLLAR
43.	SPLINT
44.	DIABETIC FOOTWEAR
45.	KNEE BRACES (LONG/ SHORT/ HINGED)
46.	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47.	LUMBO SACRAL BELT
48.	NIMBUS BED OR WATER OR AIR BED CHARGES
49.	AMBULANCE COLLAR
50.	AMBULANCE EQUIPMENT
51.	ABDOMINAL BINDER
52.	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53.	SUGAR FREE TABLETS
54.	CREAMS POWDERS LOTIONS (TOILETRIES ARE NOT PAYABLE, ONLY PRESCRIBED MEDICAL PHARMACEUTICALS PAYABLE)
55.	ECG ELECTRODES
56.	GLOVES
57.	NEBULISATION KIT
58.	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59.	KIDNEY TRAY
60.	MASK
61.	OUNCE GLASS
62.	OXYGEN MASK
63.	PELVIC TRACTION BELT
64.	PAN CAN
65.	TROLLY COVER
66.	UROMETER, URINE JUG
67.	VASOFIX SAFETY

List II – Items that are to be subsumed into room charges.

S. NO.	ITEM
1.	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2.	HAND WASH

3.	SHOE COVER
4.	CAPS
5.	CRADLE CHARGES
6.	COMB
7.	EAU-DE-COLOGNE / ROOM FRESHNERS
8.	FOOT COVER
9.	GOWN
10.	SLIPPERS
11.	TISSUE PAPER
12.	TOOTHPASTE
13.	TOOTHBRUSH
14.	BED PAN
15.	FACE MASK
16.	FLEXI MASK
17.	HAND HOLDER
18.	SPUTUM CUP
19.	DISINFECTANT LOTIONS
20.	LUXURY TAX
21.	HVAC
22.	HOUSE KEEPING CHARGES
23.	AIR CONDITIONER CHARGES
24.	IM IV INJECTION CHARGES
25.	CLEAN SHEET
26.	BLANKET/WARMER BLANKET
27.	ADMISSION KIT
28.	DIABETIC CHART CHARGES
29.	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30.	DISCHARGE PROCEDURE CHARGES
31.	DAILY CHART CHARGES
32.	ENTRANCE PASS / VISITORS PASS CHARGES
33.	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34.	FILE OPENING CHARGES
35.	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36.	PATIENT IDENTIFICATION BAND / NAME TAG
37.	PULSEOXYMETER CHARGES

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

S. NO.	ITEM
1.	HAIR REMOVAL CREAM
2.	DISPOSABLES RAZORS CHARGES (FOR SITE PREPARATIONS)
3.	EYE PAD
4.	EYE SHEILD
5.	CAMERA COVER
6.	DVD, CD CHARGES
7.	GAUSE SOFT
8.	GAUZE
9.	WARD AND THEATRE BOOKING CHARGES
10.	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS
11.	MICROSCOPE COVER

12.	SURGICAL BLADES, HARMONIC SCALPEL, SHAVER
13.	SURGICAL DRILL
14.	EYE KIT
15.	EYE DRAPE
16.	X-RAY FILM
17.	BOYLES APPARATUS CHARGES
18.	COTTON
19.	COTTON BANDAGE
20.	SURGICAL TAPE
21.	APRON
22.	TORNIQUET
23.	ORTHOBUNDLE, GYNAEC BUNDLE

List IV – Items that are to be subsumed into cost of treatment.

S. NO.	ITEM
1.	ADMISSION/REGISTRATION CHARGES
2.	HOSPITALIZATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3.	URINE CONTAINER
4.	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5.	BIPAP MACHINE
6.	CPAP/ CAPD EQUIPMENTS
7.	INFUSION PUMP – COST
8.	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC
9.	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10.	HIV KIT
11.	ANTISEPTIC MOUTHWASH
12.	LOZENGES
13.	MOUTH PAINT
14.	VACCINATION CHARGES
15.	ALCOHOL SWABES
16.	SCRUB SOLUTION/STERILLIUM
17.	GLUCOMETER & STRIPS
18.	URINE BAG

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Annexure III: Sum Insured

Single Trip Plans (Worldwide Including / Excluding USA and Canada)

Sr. No	Benefits	Standard	Silver	Gold	Platinum	Senior Citizen (Above 70 years)	Deductible
Base Covers							
1	Emergency Medical Expenses	USD 50K, 1L	USD 1 L, 2L	USD 2L, 2.5L	USD 3.5L, 5L	USD 35K, 50K, 1L	USD 75
	Emergency Medical Evacuation (Within Emergency Medical Expenses S.I)	Included	Included	Included	Included	Included	
	Emergency Outpatient Treatment (within Emergency Medical Expenses S.I)	Included	Included	Included	Included	Included	
	Continuation of Medical Treatment in India (within Emergency Medical Expenses S.I)	Included	Included	Included	Included	Included	
	Repatriation of Remains (within Emergency Medical Expenses S.I)	USD 10K	10% of Emergency Medical expenses S. I	10% of Emergency Medical expenses S. I	10% of Emergency Medical expenses S. I	USD 10K	
2	Dental Treatment Expenses	USD 300	USD 300	USD 500	USD 1000	USD 300	USD 100
3	Accidental Death & Disablement - AD, PTD & PPD	USD 7.5K	USD 10K	USD 15K	USD 25K	USD 7.5K	
4	Hijack Cover	USD 100 per day; Max 7 days per trip	USD 100 per day; Max 7 days per trip	USD 150 per day; Max 7 days per trip	USD 200 per day; Max 7 days per trip	USD 100 per day; Max 7 days per trip	1 day
5	Trip Delay	USD 20 per 4 hrs; Max. USD 120	USD 20 per 4 hrs; Max. USD 120	USD 30 per 4 hrs; Max. USD 180	USD 40 per 4 hrs, Max. USD 240	USD 20 per 4 hrs; Max. USD 120	4 hrs
6	Trip Cancellation	USD 500	USD 750	USD 1K	USD 2K	USD 500	
7	Trip Curtailment	USD 500	USD 750	USD 1K	USD 2K	USD 500	
8	Delay of Checked-in Baggage	USD 100	USD 100	USD 200	USD 300	USD 100	12 hrs
9	Loss of Checked-in Baggage	USD 250	USD 500	USD 1000	USD 1000	USD 250	USD 25
10	Personal Liability	USD 50K	USD 1 L	USD 2 L	USD 2 L	USD 50K	0.1% of Sum Insured

11	Loss of Passport & Driving License	USD 200	USD 200	USD 300	USD 400	USD 300	USD 25
12	Automatic Trip Extension (up to 7 days)	Available	Available	Available	Available	Available	
Optional Covers							
1	Waiver of Medical Sub limits	Available	Available	Available	Available	Available	
2	Pre-Existing Disease Cover	USD 5K	USD 5K	USD 10K	USD 15K	71-80 yrs - USD 5K 81-90 yrs - USD 1.5K	
3	Daily Hospital Allowances	USD 25 per day; Max 5 days per trip	USD 25 per day; Max 5 days per trip	USD 35 per day; Max 5 days per trip	USD 40 per day; Max 5 days per trip	USD 25 per day; Max 5 days per trip	1 day
4	Additional Sum Insured for Accidental Hospitalization	100% of Medical Expenses Sum Insured	100% of Medical Expenses Sum Insured	100% of Medical Expenses Sum Insured	100% of Medical Expenses Sum Insured	100% of Medical Expenses Sum Insured	
5	Accidental Death & Disablement – Common Carrier (AD, PTD & PPD)	USD 3K, 5K, 7K, 10K	USD 3K, 5K, 7K, 10K	USD 3K, 5K, 7K, 10K	USD 3K, 5K, 7K, 10K	USD 3K, 5K, 7K, 10K	
6	Home to Home Cover	INR 1L, 2L, 5L, 10L	INR 1L, 2L, 5L, 10L	INR 1L, 2L, 5L, 10L	INR 1L, 2L, 5L, 10L	INR 1L, 2L	
7	Mobility Aids	USD 150, 250, 500	USD 150, 250, 500	USD 150, 250, 500	USD 150, 250, 500	USD 150	
8	Lifestyle Support	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500	
9	Compassionate Visit	USD 750, 1K	USD 750, 1K	USD 750, 1K	USD 750, 1K	Not available	USD 200
10	Compassionate Stay	USD 750, 1K	USD 750, 1K	USD 750, 1K	USD 750, 1K	Not available	
11	Emergency Reunion & Resumption of trip	USD 1.5K, 2K	USD 1.5K, 2K	USD 1.5K, 2K	USD 1.5K, 2K	Not available	
12	Political Risk & Catastrophic Evacuation	USD 3K, 4K, 7.5K	USD 3K, 4K, 7.5K	USD 3K, 4K, 7.5K	USD 3K, 4K, 7.5K	USD 3K, 4K, 7.5K	
13	Common Carrier Delay	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500	3 hrs
14	Missed Connection	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500	USD 50
15	Child Escort	USD 2K	USD 2K	USD 2.5K	USD 2.5K	Not available	
16	Loss of Gadgets (Laptop, Tablet, Mobile Phone & Camera)	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 100
17	Bounced Booking - Hotel / Common Carrier	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 200

18	Car Rental Excess Cover	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 100
19	Adventure Sports Cover	Available	Available	Available	Available	Not available	
20	Home Contents	INR 1L, 1.5L, 2L, 5L	INR 1L, 1.5L, 2L, 5L	INR 1L, 1.5L, 2L, 5L	INR 1L, 1.5L, 2L, 5L	INR 1L, 1.5L, 2L, 5L	
21	Pet Care	INR 2K, 3K, 5K, 7.5K	INR 2K, 3K, 5K, 7.5K	INR 2K, 3K, 5K, 7.5K	INR 2K, 3K, 5K, 7.5K	INR 2K, 3K, 5K, 7.5K	INR 500
22	Travel with Pet Cover	USD 1K, 1.5K, 2K	USD 1K, 1.5K, 2K	USD 1K, 1.5K, 2K	USD 1K, 1.5K, 2K	USD 1K, 1.5K, 2K	USD 100
23	Legal Expenses	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 100
24	Mugging Benefit	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	
25	Golfer's Hole-in-one	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	
26	Sports Equipment Cover	USD 1K, 1.5K, 2.5K, 3.5K	USD 1K, 1.5K, 2.5K, 3.5K	USD 1K, 1.5K, 2.5K, 3.5K	USD 1K, 1.5K, 2.5K, 3.5K	USD 1K, 1.5K, 2.5K, 3.5K	USD 100
27	Weather Protection	USD 200, 500	USD 200, 500	USD 200, 500	USD 200, 500	USD 200, 500	
28	Debit Card / Credit Card / Forex Card Fraud	INR 5K, 10K, 20K	INR 5K, 10K, 20K	INR 5K, 10K, 20K	INR 5K, 10K, 20K	INR 5K, 10K, 20K	
29	Identity Theft	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	
30	Cruise Cover	USD 750, 1K, 2K	USD 750, 1K, 2K	USD 750, 1K, 2K	USD 750, 1K, 2K	USD 750, 1K, 2K	USD 200
31	Substitute Employee Expenses	USD 2K	USD 2K	USD 2.5K	USD 2.5K	Not available	
32	Bail Bond*	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 500, 1K, 2K	Not available	USD 100
33	Cancer Screening & Mammography Cover*	USD 100, 150, 200	USD 100, 150, 200	USD 100, 150, 200	USD 100, 150, 200	Not available	
34	Sponsor Protection*	USD 5K, 7.5K, 10K	USD 5K, 7.5K, 10K	USD 5K, 7.5K, 10K	USD 5K, 7.5K, 10K	Not available	
35	Study Interruption*	USD 5K, 7.5K, 10K	USD 5K, 7.5K, 10K	USD 5K, 7.5K, 10K	USD 5K, 7.5K, 10K	Not available	
36	Maternity & New-born Baby Cover*	USD 1K, 1.5K	USD 1K, 1.5K	USD 1K, 1.5K	USD 1K, 1.5K	Not available	

Note-* This cover is available only for people who are traveling overseas on student visa for full time college or school education.

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Annual Multi Trip (Worldwide Including / Excluding USA and Canada)

Sr. No.	Benefits	Gold Plus	Platinum Plus	Senior Citizen Plus (Above 70 years)	Deductible
Base Covers					
1	Emergency Medical Expenses	USD 2L, 2.5 L	USD 3.5L, 5 L	USD 35K, 50K, 1L	USD 75
	Emergency Medical Evacuation (within Emergency Medical Expenses S.I)	Included	Included	Included	
	Emergency Outpatient Treatment (within Emergency Medical Expenses S.I)	Included	Included	Included	
	Continuation of Medical Treatment in India (within Emergency Medical Expenses S.I)	Included	Included	Included	
	Repatriation of Remains (Within Emergency Medical Expenses S.I)	10% of Emergency Medical expenses S. I	10% of Emergency Medical expenses S. I	USD 10K	
2	Dental Treatment Expenses	USD 500	USD 1000	USD 300	USD 100
3	Accidental Death & Disablement - AD, PTD & PPD	USD 15K	USD 25K	USD 7.5K	
4	Hijack Cover	USD 150 per day; Max 7 days per trip	USD 200 per day; Max 7 days per trip	USD 100 per day; Max 7 days per trip	1 day
5	Trip Delay	USD 30 per 4 hrs; Max. USD 180	USD 40 per 4 hrs, Max. USD 240	USD 20 per 4 hrs; Max. USD 120	4 hrs
6	Trip Cancellation	USD 1K	USD 2K	USD 500	
7	Trip Curtailment	USD 1K	USD 2K	USD 500	
8	Delay of Checked-in Baggage	USD 200	USD 300	USD 100	12 hrs
9	Loss of Checked-in Baggage	USD 1000	USD 1000	USD 250	USD 25
10	Personal Liability	USD 2 L	USD 2 L	USD 50K	0.1% of SI
11	Loss of Passport & Driving License	USD 300	USD 400	USD 300	USD 25
12	Automatic Trip Extension (up to 7 days)	Available	Available	Available	Available
Optional Covers					
1	Waiver of Medical Sub limits	Available	Available	Available	
2	Pre-Existing Disease Cover	USD 10K	USD 15K	71-80 yrs - USD 5K 81-90 yrs - USD 1.5K	
3	Daily Hospital Allowances	USD 35 per day; Max 5 days per trip	USD 40 per day; Max 5 days per trip	USD 25 per day; Max 5 days per trip	1 day
4	Additional Sum Insured for Accidental Hospitalization	100% of Medical Expenses SI	100% of Medical Expenses SI	100% of Medical Expenses Sum Insured	

5	Accidental Death & Disablement – Common Carrier (AD, PTD & PPD)	USD 3K, 5K, 7K, 10K	USD 3K, 5K, 7K, 10K	USD 3K, 5K, 7K, 10K	
6	Home to Home Cover	INR 1L, 2L, 5L, 10L	INR 1L, 2L, 5L, 10L	INR 1L, 2L	
7	Mobility Aids	USD 250	USD 500	USD 150	
8	Lifestyle Support	USD 750	USD 1K	USD 500	
9	Compassionate Visit	USD 1K	USD 1K	NA	USD 200
10	Compassionate Stay	USD 750, 1K, 1.5K	USD 750, 1K, 1.5K	NA	
11	Emergency Reunion & Resumption of trip	USD 1.5K, 2K	USD 1.5K, 2K	NA	
12	Political Risk & Catastrophic Evacuation	USD 3K, 4K, 7.5K	USD 3K, 4K, 7.5K	USD 3K, 4K, 7.5K	
13	Common Carrier Delay	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500	3 hrs
14	Missed Connection	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500	USD 50
15	Child Escort	USD 2.5K	USD 2.5K	NA	
16	Loss of Gadgets (Laptop, Tablet, Mobile Phone & Camera)	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 100
17	Bounced Booking - Hotel / Common Carrier	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 200
18	Car Rental Excess Cover	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 100
19	Adventure Sports Cover	Available	Available	NA	
20	Home Contents	INR 1L, 1.5L, 2L, 5L	INR 1L, 1.5L, 2L, 5L	INR 1L, 1.5L, 2L, 5L	
21	Pet Care	INR 2K, 3K, 5K, 7.5K	INR 2K, 3K, 5K, 7.5K	INR 2K, 3K, 5K, 7.5K	INR 500
22	Travel with Pet Cover	USD 1K, 1.5K, 2K	USD 1K, 1.5K, 2K	USD 1K, 1.5K, 2K	USD 100
23	Legal Expenses	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 100
24	Mugging Benefit	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	
25	Golfer's Hole-in-one	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	
26	Sports Equipment Cover	USD 1K, 1.5K, 2.5K, 3.5K	USD 1K, 1.5K, 2.5K, 3.5K	USD 1K, 1.5K, 2.5K, 3.5K	USD 100
27	Weather Protection	USD 200, 500	USD 200, 500	USD 200, 500	
28	Debit Card / Credit Card / Forex Card Fraud	INR 5K, 10K, 20K	INR 5K, 10K, 20K	INR 5K, 10K, 20K	
29	Identity Theft	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	
30	Cruise Cover	USD 750, 1K, 2K	USD 750, 1K, 2K	USD 750, 1K, 2K	USD 200
31	Substitute Employee Expenses	USD 2.5K	USD 2.5K	NA	

GRIEVANCE REDRESSAL PROCEDURE

Dear Customer,
At Generali Central Insurance, we continuously strive for service excellence to give you exceptional customer experience. This helps us build trust and long-term relationship with you.
We request you to read the policy document including the terms and conditions carefully. This will help you understand your plan and drive maximum benefits. We want to ensure the plan is working for you and welcome your feedback.

What is a grievance?

"Complaint" or "Grievance" means written expression (includes communication in the form of electronic mail or voice based electronic scripts), of dissatisfaction by a complainant with respect to solicitation or sale or purchase of an insurance policy or related services by insurer and /or by distribution channel.

“Complainant” means a policyholder or prospect or any beneficiary of an insurance policy who has led a complaint or grievance against an insurer or a distribution channel.

We are always here for your help. You may use any of the following channels to reach us-

Helpline	Website	Email	Branch GRO	Complaint Form
Call us on **1800 220 233/ 1860 500 3333/022-67837800** Senior citizens can avail priority support by choosing the senior citizen option from the helpline menu.	**Click here to know more**	**Write to us at** **GCIcare@generalicentral.com** Senior citizens can avail priority support by writing to care.assure@generalicentral.com	**Click here** to know your nearest branch.	**Click here** to raise complaint.

By when will my grievance be resolved?

- You will receive grievance acknowledgement from us immediately for your complaint.
- Final resolution will be shared with you within 2 weeks of receiving your complaint.
- Your complaint will be considered as closed if we do not receive any reply from you within 8 weeks from the date of receipt of response.

How do I escalate my complaint if I don't receive a response on time?

- You may write to our Grievance Redressal Officer at **GCIGRO@generalicentral.com**
- You may send a physical letter to our Grievance Redressal Cell, Head Office at the below address:
  GENERALI CENTRAL INSURANCE COMPANY LIMITED (Formerly known as Future Generali India Insurance Company Limited)
  Unit No. 301, 3rd Floor Part, Building No. 8, Mindspace IT/ITES SEZ, MIDC Industrial Area, Airavali, Navi Mumbai, Thane District – 400 708.

GRIEVANCE REDRESSAL PROCEDURE

What if I am not able to register my grievance?

You can comfortably raise a grievance via any of the above-mentioned avenues. If you face any challenge, you may write to the provided email IDs for help.

If you still face any challenge, you may use any of the below options to raise a complaint with the Insurance Regulatory and Development Authority of India (IRDAI).

- Call on toll-free number: **155255**
- **Click here** to register complaint online

Is there any special provision for senior citizen to raise grievance?

We understand our customers and their needs. Thus, have a separate channel to address the grievances of senior citizens. The concerns will be addressed to the senior citizen's channel **(care.assure@generalicentral.com)** as complaints for faster attention or speedy disposal of grievance, if any.

Insurance Ombudsman:

If you are still dissatisfied with the grievance redressal, you may approach the Office of the Insurance Ombudsman located in your vicinity, provided the same is under their purview. The guidelines for taking up a complaint with the Insurance Ombudsman, are available on the website a **(https://www.cioins.co.in/About**) of the Insurance Ombudsman. **Click here** to access the list of insurance Ombudsman offices.

You can also lodge an online complaint through the website of the Council for Insurance Ombudsmen(CIO): **https://www.cioins.co.in/**