SALIENT FEATURES OF THE POLICY

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1. DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this **Policy**, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

1. **Accident** is a sudden, unforeseen and involuntary event caused by external, visible and violent means. Note: Insect and mosquito bites is not included in the scope of this definition.

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. **Age** means the completed years as at the commencement date of the policy

4. **AYUSH Treatment** refers to the medical and / or hospitalization treatments given under 'Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.

5. [1]**AYUSH Day Care Centre** means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner (s) on day care basis without in-patient services and must comply with all the following criterion
    a) Having qualified registered AYUSH Medical Practitioner(s) in charge
    b) Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out
    c) Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

6. [2]**AYUSH Hospital** is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:

[1] Inserted definition of AYUSH Day Care Centre
[2] Inserted definition of AYUSH Hospital

1. Central or State Government AYUSH Hospital; or
2. Teaching Hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
3. AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
   a) Having at least 5 in-patient beds;
   b) Having qualified AYUSH Medical Practitioner in charge round the clock;
   c) Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
   d) Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

7. **Adventure sports** are activities having high level of inherent danger. These activities often involve speed, height, a high level of physical exertion, and highly specialized gear such as racing on wheels or horseback, big game hunting, mountaineering, winter sports, skydiving, parachuting, scuba diving, riding or driving in races or rallies, mountain climbing, hunting or equestrian activities, rock climbing, pot holing, bungee jumping, skiing, ice hockey, aviation activities, ballooning, hand gliding, diving or under-water activity, river rafting, canoeing involving rapid waters, polo, yachting or boating.

8. **Bank Rate** means Bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.

9. **Burglary** means the unforeseen and unauthorized entry to or exit from the Insured Premises by aggressive and detectable means with the intent to steal Contents there from.

10. **Checked in Baggage** means the baggage handed over by the Insured and accepted by a Common Carrier for transportation in the same carrier in which the Insured is or would be travelling and for which the Common Carrier has issued a baggage receipt.

11. **Common Carrier** means any public road, rail or water conveyance or scheduled public aircraft, which is operating under a valid license from the relevant authority for the transportation of passengers and cargo for hire.

12. **Contents** means
    a) Household goods, such as furniture, fixtures, fittings, home appliances, interior decorations, electricals and electronic equipment and any other items of like in nature.
    b) Personal effects such as clothes and other articles of personal nature likely to be worn, used or carried but excluding money/cash, jewellery and any other valuables or any documents that forms as an asset/property.
    Which is contained in the insured's home, belonging to the insured or his/her family members permanently residing with the Insured, Including items for which the Insured is responsible, and is used for domestic purpose

13. **Contribution** means essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion of Sum Insured. This clause shall not apply to any Benefit offered on fixed benefit basis.

14. **Condition Precedent** shall mean a **Policy** term or condition upon which the **Insurer's** liability under the **Policy** is conditional upon.

15. **Congenital Anomaly** refers to a condition(s) 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.

16. **Co-payment** A co-payment is a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum Insured.

17. **Day care centre** means any institution established for day care treatment of illness and/or injuries or a medical setup 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 -
    c) has qualified nursing staff under its employment;
    d) has qualified medical practitioner/s in charge;
    e) has fully equipped operation theatre of its own where surgical procedures are carried out;
    f) maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

18. **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 hrs 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.

19. **Deductible** means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of the covered expenses, which will apply before any benefits are payable by the Insurer. A Deductible does not reduce the sum insured.

20. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.

21. **Dependent Child** refers to a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/ her independent sources of income.

22. **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 by the policyholder.
    (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)

23. **Eligible Family** means you and/or your spouse and/or dependent children and dependent parents.

24. **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.

25. **Equipment Failure** means any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal trips.

26. **Hazardous Activities** mean recreational or occupational activities which pose high risk of injury.

27. **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.

28. **Home** means the Insured's private residence not of Kutcha Construction as shown in the Schedule which is used or occupied solely for domestic purposes by the Insured and his/her Family whether owned or rented.

29. **Hospital**: A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act Or complies with all minimum criteria as under:
    a) has qualified nursing staff under its employment round the clock;
    b) has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
    c) has qualified medical practitioner(s) in charge round the clock;
    d) has a fully equipped operation theatre of its own where surgical procedures are carried out;
    e) maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

30. **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.

31. **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

32. **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.

33. **Injury** means accidental physical bodily harm excluding **Illness** or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

34. **Inpatient Care** means treatment for which the insured person has to stay in a **Hospital** for more than 24 hours for a covered event.

35. **Insured/ Insured Person/You/Your/Your self** means the person(s) named in the Schedule, whose name specifically appears as such in Schedule to this Policy.

36. **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.

37. **ICU (Intensive Care Unit) 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.

38. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance

of any prescription or follow-up prescription.

39. **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, as long as 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.

40. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. The registered practitioner should not be the insured or close Family members.

41. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:
    i. is required for the medical management of the illness or injury suffered by the insured;
    ii. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
    iii. must have been prescribed by a medical practitioner;
    iv. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

42. **Modes of Transport** shall mean travel by any means by Air, Water, Rail, Road for the purpose of transporting/commuting from one place to another by common carrier or private vehicle.
    In case of travelling through common carrier, insured should have to pay a fare for availing such means for transportation.
    Insured is also covered as a pedestrian during trip as per the plan opted.

43. **Multi Trip** shall mean and include one or more Single Trips during the Policy Period.

44. **Nominee** is the person selected by the policyholder to receive the benefit in case of death of the insured thus giving a valid discharge to the insurer on settlement of claim under an insurance policy.

45. **Notification of claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

46. **Permanent Total Disablement** means disablement which entirely prevents an Insured Person from attending to any Business or Occupation of any and every kind and which lasts 12 months and at the expiry of that period is beyond hope of improvement at the end of that period.

47. **Permanent Partial Disablement** means a Medical Practitioner certified total and continuous loss or impairment of a body part or sensory organ specified as per Table of events.

48. **Policy** means the complete documents consisting of the Proposal, Policy wording, Schedule and Endorsements and attachments if any.

49. **Policy Period**
    - Policy Period with reference to the Annual Multi trip policy, shall mean the period from the start of Insurance cover to the end of insurance cover or actual trip duration, whichever is less. The maximum number of travel days per trip will be for 30 days.
    - Policy Period with reference to the Single trip policy shall mean the period from start of Insurance cover to the end of the insurance cover or actual trip duration, whichever is less. In Single Trip policy, multiple trips are not covered.
    - Policy Period with reference to Daily Commuters plan, shall mean the period from the start of Insurance cover to the end of insurance cover and will include all the trips taken by the insured.

50. **Post-hospitalization Medical Expenses**
    Medical Expenses incurred immediately after the Insured Person is discharged from the hospital provided that:
    i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required and
    ii. The inpatient hospitalization claim for such Hospitalization is admissible by the Insurance Company.

51. **Pre-Existing Disease** means any condition, ailment, injury or disease
    i. That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or
    ii. For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy or its reinstatement.

52. **Pre-hospitalization Medical Expenses**
    Medical Expenses incurred immediately before the Insured Person is hospitalized, provided that:
    i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
    ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

53. **Professional Sports** means a sport which is the primary livelihood earning of the player.

54. **Proposal form** means a form to be filled in by the prospect in written or electronic or any other format as approved by the Authority, for furnishing all material information as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted.

55. **Prospect** means any person who is a potential customer of an insurer and likely to enter into an insurance contract either directly with the insurer or through a distribution channel.

56. **Prospectus** means a document either in physical or electronic or any other format issued by the insurer to sell or promote the insurance products.

57. **Qualified nurse** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

58. **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.

59. **Room Rent** mean the amount charged by a hospital for the occupancy of a bed on a per day (24 hours) basis and shall include associated medical expenses.

60. **"Robbery"** means the theft of Contents at the Insured Premises using unforeseen, aggressive and violent means against the Insured's Family member.

61. **Scheduled Airline** means any civilian aircraft operated by a civilian scheduled air carrier holding a certificate, license or similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times, on regular or chartered flights operated by such carrier.

62. **Service Provider/Third party administrator (TPA)** means persons, organization named in the Schedule who have been appointed by Us to provide administrative services on Our Behalf and at Our direction to the Insured in accordance with the terms of this Policy.

63. **Subrogation** mean 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.

64. **Sum Insured** means the amount which is Our maximum liability, either on aggregate basis or per trip basis, as specified in the Schedule of Benefits.

65. **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 centre by a medical practitioner.

66. **Strike** means a stoppage of work
    i. announced, organized and sanctioned by a labor union and
    ii. which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strike is work slowdowns, lockouts and sickouts.

67. **Terrorism:** An act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. Theft as defined in Section 378 of Indian Penal Code shall mean whoever, intending to take dishonestly any movable property out of the possession of any person without that person's consent, moves that property in order to such taking, is said to commit theft.

68. **Trip** means any Insured Journey during the Insured Period:
    – In case of Business Plan/ Vacation Plan, trip starts and ends in the usual Town of Residence and involves a destination(s) outside the Municipal limits of the Usual Town of Residence.
    – In case of Daily commuters Plan, the cover shall include all the trips taken by the insured and is travelling outside the Usual Place of Residence.
    The cover under Business Plan/ Vacation Plan/ Daily commuters Plan will not be applicable at insured's home.

69. **Unproven/ Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India.

70. **Valuables** means:
    - gold or silver or any precious metals or articles made from any precious metals;
    - watches or Jewellery or Precious Stones or models or coins or curios, sculptures,
    - manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles;
    - deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, or any other negotiable instrument;

71. **We, Our, Us,** Insurer means Generali Central Insurance Company Limited.

72. **You, Your, Yourself** means the Insured Person shown in the Schedule

2. SCOPE OF COVER

The cover is applicable while the Insured person is on trip in India.
The covers under Business Plan/ Vacation Plan/ Daily commuters Plan will not be applicable at insured's home.
The limits for each cover are either available on aggregate basis for entire policy period or on per trip basis, as specified in the Schedule of Benefits.

1. **ACCIDENTAL DEATH**

We shall pay the Insured Person/s the amount specified in the Policy Schedule if insured sustains Accidental Bodily Injury during the course of his/her Trip within the **Policy Period** which, results in his/ her Accidental Death.

We will pay the percentage of the Sum Insured shown in the table below:

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

On the acceptance of a claim under this Benefit, this cover shall immediately and automatically cease in respect of that Insured Person.

2. **PERMANENT TOTAL DISABILITY**

If the Insured Person suffers an Injury due to an Accident that occurs during the Trip within the **Policy Period** and the Injury solely and directly results in permanent total disability then **We** agree to pay the percentage of the **Sum Insured** shown in the Table of Events below and as specified in the **Schedule**.

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 one foot	100%
Permanent total loss and physical separation of or the loss of ability to use both hands or both feet	100%
Permanent total loss and physical separation of or the loss of ability to use one hand and one foot	100%

On the acceptance of a claim under this Benefit, this cover shall immediately and automatically cease in respect of that Insured Person.

Specific exclusion applicable to Permanent Total Disability:

In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of any expenses whatsoever incurred by you in connection with or respect of:

i. Any existing disablement prior to inception of policy

3. **PERMANENT PARTIAL DISABILITY**

If the Insured Person suffers an Injury due to an Accident that occurs during the Trip within the **Policy Period** and the Injury solely and directly results in permanent partial disability then **We** agree to pay the percentage of the **Sum Insured** shown in the Table of Events below and as specified in the **Schedule**. The Table of Events below sets out the events which constitute 'Permanent Partial Disablement'.

Special Conditions

a) Burns

If during the Trip within the **Policy Period**, the Insured Person sustains Injury which results in Second Degree Burns or Third Degree Burns, then We agree to pay the percentage of the Sum Insured shown in the Table of Events below and as specified in the Schedule.

i. Rule of nine - A system used by Medical Practitioners for assessing the percentage of the body surface affected by Burns. In this system, the head and each arm cover 9% of the body; the front of

the body and the back of the body and each leg covers 18% of the body. The groin covers the remaining 1%.
ii. Second Degree Burns -Burns which penetrate beyond the epidermis, causing formation of blisters.
iii. Third Degree Burns – There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

We will pay the percentage of the Sum Insured shown in the table below:

Event	Percentage of Sum Insured
Permanent Partial Disablement:	**As Follows**
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%
Permanent loss of 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%
Burns as calculated on Rule of nine for each areas of body affected	As Follows
Burns at least 18% of the body surface area	30% of Sum Insured
Burns at least 27% of the body surface area	50% of Sum Insured
Burns at least 45% of the body surface area	100% of Sum Insured

If the Permanent Partial Disablement event not listed above, then the disability percentage certified by the Government Civil Surgeon would be considered under this section.

If there is more than one Permanent Partial Disablement due to an Injury, the claim amount payable for all such losses put together should not exceed the Sum Insured as opted by the Insured Person under this section.

Specific exclusion applicable to Permanent Partial Disability:

In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of any expenses whatsoever incurred by you in connection with or respect of:

i. Any existing disablement prior to inception of policy

4. **ACCIDENTAL HOSPITALIZATION EXPENSES -**

If the Insured Person suffers an Injury due to an Accident that occurs during the Trip falling with in the Policy Period, and he/she is Hospitalized for a minimum period of 24 hours on the advice of a Medical Practitioner, the Company will reimburse the In-patient Treatment- Medical Expenses for

the below listed items up to the Sum Insured stated in the Policy Schedule, subject otherwise to all other terms, conditions and exclusions of the Policy.

- Room rent, boarding expenses
- Nursing
- Intensive care unit
- Consultation fees
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances
- Medicines, drugs and consumables,
- Diagnostic procedures,
- The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.
- Physiotherapy expenses as recommended by the treating Doctor

[3]Specific exclusion applicable to Accidental Hospitalization Expenses Cover:
In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of any expenses whatsoever incurred by you in connection with or respect of:

i. Any stay in Hospital for an Injury due to Accident without undertaking any treatment.
ii. Any Hospitalization due to an Accidental Injury where the treatment is undertaken by a family member and self-medication or any treatment that is not scientifically recognized.
iii. Vaccination and inoculation of any kind unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.
iv. Vitamins and tonics unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.
v. Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to Accident or as a part of any Injury.
vi. Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils. .
vii. Any other medical or surgical treatment except as may be necessary solely as a result of Injury.
viii. Any treatment taken outside India.
ix. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization.
x. Experimental, unproven or non-standard treatment.
xi. Any existing disablement prior to inception of policy

5. **BAG INSURANCE**

We will reimburse the actual loss up to the limits specified in the schedule of benefits incurred in relation to the permanent and total loss of the Passport &/or Driving Licence, Sunglasses, Credit card, Laptop and Mobile Phone (up to 3 year age only) due to theft or robbery when in the bag, during the Trip within the Policy **Period** provided:

a) The Insured Person provides Us with an Invoice for any item lost.
In case Mobile Phone and Laptop is on the Company's name, a letter will be required from the company that the same is issued in the employees/ insured's name.
b) The Insured Person provides Us with a certified copy of the police report filed
c) We will reimburse only those losses occurring due to Theft and Robbery and no mysterious disappearance of the listed Items.
d) Amount payable for Laptop and Mobile Phone under this benefit shall be adjusted for depreciation as per the percentage specified below unless provided to the contrary within the Certificate of Insurance.

Age of the Equipment	**Depreciation % (on Invoice Value)**

[3] Specific exclusions related to AYUSH treatments is deleted to extend the scope of benefit to cover AYUSH treatments, AYUSH Pre-Post Hospitalization.

Not exceeding 1 year	30%
Exceeding 1 year but not exceeding 2 years	60%
Exceeding 2 years but not exceeding 3 years	80%

Exclusion specific to Bag Insurance –
In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of any expenses whatsoever incurred by you in connection with or respect of:

a) Any loss or destruction which will be paid or refunded by a Common Carrier, hotel, agent or any other provider of travel and/or accommodation
b) Any loss of stored data or re-creation of such stored data
c) Any damage of Laptop and/ or Mobile Phone caused due to the Insured Person's fault
d) Any actual or alleged loss or destruction arising from detention, confiscation or distribution by customs, police or other public authorities
e) Loss caused by any faults or defects in Laptop and/ or Mobile Phone existing at the time of commencement of the present Insurance within the knowledge of the Insured, or his representatives, whether such faults or defects were known to the Company or not
f) Theft from No Parking Zone
g) Theft from unattended vehicle after an accident

6. **HOME INSURANCE**

6. 1. **FIRE AND ALLIED PERIL (CONTENTS)**

We will reimburse the actual loss up to the limits specified in the schedule of benefits in the event of loss of or damage to contents on First Loss Basis of the insured's home in India located at the address mentioned in the policy schedule caused by the perils mentioned below during the **Trip** within the **Policy period**.

PERILS:-

1) **Fire:** Excluding destruction or damage caused to the property insured by:
   a) i) Its own fermentation, natural heating or spontaneous combustion. ii) Its undergoing any heating or drying process.
   b) Burning of property insured by order of any Public Authority.
2) **Lightning.**
3) **Explosion/implosion:** Excluding loss, destruction of or damage:
   a) to boilers (other than domestic boilers), economisers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion,
   b) caused by centrifugal forces.
4) **Aircraft Damage:** Loss, Destruction or damage caused by Aircraft, other aerial or space devices and articles dropped there from excluding those caused by pressure waves.
5) **Riot, Strike, Malicious and Terrorism Damage:** Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by:
   a) total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
   b) Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
   c) Permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.

d) Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.

6) **Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation:** Loss destruction or damage directly caused by storm, cyclone, typhoon, tempest, hurricane, Tornado, flood or inundation excluding those resulting from earthquake, volcanic eruption or other convulsions of nature. (Wherever earthquake cover is given as an 'add on cover" all the words "excluding those resulting from earthquake volcanic eruption or other convulsions of nature" shall stand deleted).
7) **Impact Damage:** Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/ Road vehicle or animal by direct contact
    a) the Insured or any occupier of the premises or
    b) their employees while acting in the course of their employment
8) **Subsidence and Landslide including Rock slide:** Loss, destruction or damage directly caused by Subsidence of part of the site on which the property stands or Land slide/Rock slide excluding:
    a) the normal cracking, settlement or bedding down of new structures
    b) the settlement or movement of made up ground
    c) coastal or river erosion
    d) defective design or workmanship or use of defective materials
    e) demolition, construction, structural alterations or repair of any property or groundwork or excavations
9) **Bursting and/or overflowing of Water Tanks, Apparatus and Pipes.**
10) **Missile Testing operations.**
11) **Leakage from Automatic Sprinkler Installations, excluding loss, destruction or damage caused by**
    a) Repairs or alterations to the buildings or premises
    b) Repairs, Removal or Extension of the Sprinkler Installation
    c) Defects in construction known to the Insured.
12) **Bush Fire**, excluding loss, destruction or damage caused by Forest Fire.

PROVIDED that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Schedule to be insured thereon or in the whole the total Sum Insured hereby or such other sum or sums as may be substituted therefor by the memorandum hereon or attached hereto signed by or on behalf of the Company.

General Exclusions:

1. This Policy does not cover (not applicable to policies covering dwellings)
    a) The first 5% of each and every claim subject to a minimum of Rs.10,000 in respect of each and every loss arising out of "Act of God perils" such as Lightning, STFI, Subsidence, Landslide and Rock slide covered under the policy
    b) The first Rs.10,000 for each and every loss arising out of other perils in respect of which the Insured is indemnified by this policy The Excess shall apply per event per insured.

2. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.

3. Loss, destruction or damage directly or indirectly caused to the property insured by
    a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
    b) the radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding

a) pollution or contamination which itself results from a peril hereby insured against.
a) any peril hereby insured against which itself results from pollution or contamination

5. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, goods held in trust or on commission , manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives.

6. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.

7. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.

8. Expenses necessarily incurred on
   i. Architects, Surveyors and Consulting Engineer's Fees and
   ii. Debris Removal by the Insured following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.

9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.

10. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.

11. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious and Terrorism Damage cover.

12. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, volcanic eruption or other convulsions of nature.

13. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

General Conditions

1. THIS POLICY shall be voidable in the event of mis-representation, mis-description or non-disclosure of any material particular.

2. All insurances under this policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part.

   PROVIDED such a fall or displacement is not caused by insured perils, loss or damage which is covered by this policy or would be covered if such building, range of buildings or structure were insured under this policy.

   Notwithstanding the above, the Company subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.

3. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the policy by or on behalf of the Company :-
   a) If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by Insured Perils.
   b) If the building insured or containing the insured property becomes unoccupied and so remains for a period of more than 30 days. *(not applicable for dwellings)*
   c) If the interest in the property passes from the insured otherwise than by will or operation of law.

4. This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this policy, be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.

5. This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at customary short period rate for the time the policy has been in force. This insurance may also at any time be terminated at the option of the Company, on 15 days' notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of the cancellation.

6. (i)On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company

   a) A claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.

   b) Particulars of all other insurances, if any

   The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/external), proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

   No claim under this policy shall be payable unless the terms of this condition have been complied with

   (ii)In no case whatsoever shall the Company be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

7. On the happening of loss or damage to any of the property insured by this policy, the Company may

a) enter and take and keep possession of the building or premises where the loss or damage has happened.
b) take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
c) keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
d) sell any such property or dispose of the same for account of whom it may Concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim.

If the insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of

8. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the policy or if the loss or damage be occasioned by the willful act, or with the connivance of the Insured, all benefits under this policy shall be forfeited.

9. If the Company at its option, reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other Company or Insurer(s) in so doing, the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the sum insured by the Company thereon. If the Company so elect to reinstate or replace any property the insured shall at his own expense furnish the Company with such plans, specifications, measurements, quantities and such other particulars as the Company may require, and no acts done, or caused to be done, by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

   If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

10. If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby insured against be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the policy shall be separately subject to this condition.

11. If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons covering the same property, this Company shall not be liable to pay or contribute more than its rate able proportion of such loss or damage.

12. The Insured shall at the expense of the Company do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the

purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

13. Every notice and other communication to the Company required by these conditions must be written or printed.

14. At all times during the period of insurance of this policy the insurance cover will be maintained to the full extent of the respective sum insured in consideration of which upon the settlement of any loss under this policy, pro-rata premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss shall be payable by the insured to the Company.

    The additional premium referred above shall be deducted from the net claim amount payable under the policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which the company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the insured subject only to the right of the company for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the policy.

    Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the insured immediately on occurrence of the loss exercises his option not to reinstate the sum insured as above.

We will also reimburse **You** in respect of the accidental loss of or damage to **Contents** not insured elsewhere whilst temporarily removed from the **Insured Premises** and in transit as accompanied baggage anywhere in India to other premises to be used by **You** or **Your Family** as a temporary residence, or to other premises where **You** shall have placed any **Contents** for the purposes of safe custody during the course of his temporary absence from the **Insured Premises,** provided that:

Such absence does not exceed 120 days in the aggregate in any one Policy Period, and **Our** liability in respect of removed **Contents** shall not exceed 10% of the **Sum Insured** hereunder.

Special Condition: Average: If the value of the **Contents** hereby insured shall at the time of any insured event be of greater value than the **Sum Insured** thereon, then **You** shall be considered **Your** own insurer of the difference and shall bear a rateable proportion of the loss or damage. Every item, if more than one, shall be separately subject to this Special Condition. However, if the **Sum Insured** at the time of an insured event not less than 85% (eighty five percent) of the value of the **Contents,** this condition shall be of no purpose and effect.

EARTHQUAKE (FIRE AND SHOCK) If option to delete STFI peril is exercised “In consideration of the payment by the Insured to th e Company of additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to IMPACT DAMAGE DUE TO INSURED’S OWN RAIL/ ROAD VEHICLES, FORK LIFTS, CRANES, STACKERS AND THE LIKE AND ARTICLES DROPPED THERE FROM. OMISSION TO INSURE ADDITIONS, ALTERATIONS OR DETERIORATION OF STOCKS IN COLD STORAGE PREMISES DUE TO ACCIDENTAL POWER FAILURE CONSEQUENT TO DAMAGE AT THE PREMISES OF POWER STATION DUE TO AN INSURED PERIL (ACCIDENTAL POWER FAILURE) DETERIORATION OF STOCKS IN COLD STORAGE PREMISES DUE TO CHANGE IN TEMPERATURE ARISING OUT OF LOSS OR DAMAGE TO THE COLD STORAGE MACHINERY(IES) IN THE INSURED’S PREMISES DUE TO OPERATION OF INSURED PERIL Page 7 of 16 the contrary, this Insurance is extended to cover loss or damage (including loss or da mage by fire) to any of the property Insured by this policy occasioned by earthquake including Landslide / Rockslide resulting there from but excluding flood or overflow of the sea, lakes, reservoirs and rivers caused by Earthquake. Provided always that all the

conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement." If option to delete STFI peril is not exercised "In consideration of the payment by the Insured to the Company of additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or da mage by fire) to any of the property Insured by this policy occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide / Rockslide resulting there from. Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement." Special conditions 1. Extension cover shall be granted only if the entire property in one complex/compound/location covered under the policy is extended to cover this risk and the Sum Insured for this extension is identical to the sum Insured against the risk covered under main policy except for the value of the plinth and foundations of the building(s). Onus of proof In the event of the Insured making any claim for loss or damage under this policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of earthquake.

TERRORISM DAMAGE COVER ENDORSEMENT

Terrorism Damage Cover Endorsement (Material Damage only) Insuring Clause

Subject otherwise to the terms, exclusions, provisions, and conditions contained in the policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Policy

Schedule, it is hereby agreed and declared that notwithstanding anything stated in the 'Terrorism Risk Exclusion' of this policy to the Contrary , this policy is extended to cover Physical loss or physical damage occurring during the period of this policy caused by an act of terrorism, subject to the exclusions, limit and excess described hereinafter.

For the Purpose of this cover, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government (s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes

This **Terrorism Damage Cover Endorsement** also includes Loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the duly empowered government or Military Authority.

Provided that if the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this policy shall be limited only for the excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority "shall mean armed forces, para military forces, police or any other authority constituted by the government for maintaining law and order.

EXCLUSION

This cover shall not indemnify loss of or damage to property caused by any or all of the following

1. Loss by seizure or legal or illegal occupation;
2. Loss or damage caused by:

a) Voluntary abandonment or vacation,

b) Confiscation, commandeering, nationalization, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;

3. Loss or damage arising from acts of contraband or illegal transportation or illegal trade;

4. Loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment
5. Loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;
6. Loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;
7. Any fine, levy, duty, interest or penalty or cost or compensation/damage and/or other assessment which is incurred by the insured or which is imposed by any court, government agency, public or civil authority or any other person;
8. Loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorized instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this policy)arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and /or firing mechanism of any weapon or missile;
9. Loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil commotion;
10. Loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;
11. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
12. Loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;
13. Loss or increased cost as a result of threat or hoax;
14. Loss or damage caused by or arising out of burglary, house breaking, looting , theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of terrorism;
15. Loss or damage caused by mysterious disappearance or unexplained loss;
16. Loss or damage directly or indirectly caused by mould , mildew, fungus, spores or other microorganism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;
17. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.

LIMIT OF INDEMNITY

The Limit of indemnity under this cover shall not exceed the Total Sum Insured given in the Policy Schedule or INR 15,000,000,000 whichever is lower. In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by anyone or all insurers shall be INR 15,000,000,000. If the actual aggregate loss suffered at one compound/location is more than 15,000,000,000 the amounts payable under individual policies shall be reduced in proportion to the sum insured of the policies.

EXCESS

1. **Shops & Residential Risks:** 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000
2. **Non-Industrial Risks:** 1% of the claim amount for each and every claim subject to Minimum of INR 25,000 and Maximum of INR 1,000,000
3. **Industrial Risks:** 5% of the claim amount for each and every claim subject to Minimum of INR 100,000 and maximum of INR 25,000,000

CANCELLATION CLAUSE

Notwithstanding the cancellation provisions relating to the basic insurance policy on which this endorsement is issued, there shall be no refund of premium allowed for cancellation of the terrorism risk insurance during the period of insurance except where such cancellation is done along with the

cancellation of the basic insurance. Where a policy is cancelled and rewritten mid-term purely for the purpose of coinciding with the accounting year of the insured, pro-rate refund of the cancelled policy premium will be allowed.

If the cancellation is for any other purpose, refund of premium will only be allowed after charging short term scale rates.
Note: The definitions, terms and conditions of main policy save as modified or endorsed herein shall apply.

6. 2. **BURGLARY (HOME CONTENTS)**

We will reimburse for the claim made in respect of loss of or damage to contents of your home in India located at the address mentioned in the policy schedule caused by actual or attempted Burglary and/or Robbery during the **Trip** within the **Policy period**.

The cover will be applicable during the Trip within the Policy Period as mentioned in the schedule and ends on the expiry date of the policy or date of return, whichever is earlier as mentioned in the schedule.

Our liability will be limited to the Sum Insured specified in the schedule.

Specific condition

a. Insured should intimate the company within 48 hours of the Burglary and/or Robbery incident.

Specific Exclusion Applicable to Home Burglary Insurance:

In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of any expenses whatsoever incurred by you in connection with or respect of:

a) Loss or damage caused by the Insured and/ or the Insured's employee(s) or agents and/or the Insured's family members direct or indirect involvement in the actual or attempted burglary.
b) Any loss or damage to, or on account of loss 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 card or credit cards, precious stones that are not part of jewellery or ornaments, gold bullion.
c) Loss or damage to any property/item illegally acquired, kept, stored or which has been forfeited in any manner whatsoever.

Basis of Loss Settlement

a) Where the **Contents** can reasonably be repaired or reinstated at a cost less than the replacement cost then **We** will indemnify **You** in respect of the expenses necessarily incurred to restore the aforementioned to its state immediately prior to the happening of the actual or attempted **Burglary**.
b) In the case of a total loss, we shall indemnify you in respect of the restoration or replacement cost. We shall not be bound to reinstate or restore exactly or completely, but only as permitted by the circumstances and in a reasonably sufficient manner and to the state that existed immediately prior to the happening of the **Burglary**.
c) If the value of the **Contents** hereby insured shall at the time of any insured event be collectively of greater value than the **Sum Insured** thereon then **You** shall be considered **Your** own insurer of the difference and shall bear a rateable proportion of the loss or damage. Every item, if more than one, shall be separately subject to this Condition.

Specific Exclusion Applicable for Fire and Burglary sections

No indemnity is available hereunder and no payment will be made by **Us** for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1) Loss or damage whether direct or indirect arising from War, Warlike operations, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil war, rebellion, Insurrection, Civil Commotion, Military or Usurped Power, Seizure, Capture, confiscation, Arrests Restraints and

Detainment by the order of any Government or any other authority. In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured.

2) Loss or damage caused by depreciation or wear and tear.
3) Consequential loss of any kind or description.
4) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
5) Terrorism Damage Exclusion Warranty: Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

   For the purpose of this warranty an act of terrorism means an act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

   The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

   If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

7. **TRIP CANCELLATION - (applicable for travel through Train and Flight only)** –
   We will reimburse the insured, non-refundable expenses incurred by the Insured subject to the amount specified in the Schedule on travel tickets, hotel bookings and scheduled tour bookings if the Insured's trip prior to its start is cancelled due to following:

   i. Death of insured or his/her family member up to 7 days prior to the trip start date
   ii. Serious injury or sudden sickness resulting in hospitalization of insured or his/her family member up to 2 days prior to the trip start date.
   iii. Inclement Weather conditions like Storm, flood, Hurricanes, or Natural Disaster on the trip start date at the place of origin of travel or the place of destination.

   For the purpose of this Section Family means Spouse, Children, Parents, Parents in Law, Grand Parents, Brothers, Sisters residing with the Insured at the address stated in the Schedule.

   Specific Exclusion Applicable To Trip Cancellation
   In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of any expenses whatsoever incurred by you in connection with or respect of:
   a. Any trip which is cancelled as a result of the insured or any other person with whom he/she have arranged to travel with failing to check-in in time as required by the airline or report in time at the place of departure of the common carrier due to which the Insured is unable to undertake the trip .
   b. Any trip cancellation caused by strike or industrial action known to exist or was anticipated at the time the trip was booked

8. **TRIP CURTAILMENT - (applicable for travel through Train and Flight only)** –

We will reimburse the insured, the non-refundable expenses incurred by the Insured subject to the amount specified in the Schedule on travel tickets, hotel bookings and scheduled tour bookings if the Insured's trip within the Policy Period is curtailed due to any of the following:

a. The aircraft which the Insured boarded as a passenger is hijacked.
b. Death of the Insured's spouse, parents, parent in laws or child residing with Insured and is not travelling during the Trip.
c. Serious injury or sudden sickness of Insured's spouse, parents, parent in laws or child residing with the Insured and is not travelling with the Insured during the Trip, leading to Emergency Hospitalization in any Critical Care Units of Hospital.
d. Due to natural disaster which has prevented the Insured from continuing with the scheduled trip not known to exist or in public knowledge, prior booking of trip.
e. Due to unexpected strike, riot or Civil commotion at place of visit other than the Insured's hometown which leads to the curtailment of the trip.
f. Sickness or accidental Injury of the Insured or Insured's Traveling Companion warranting minimum 48 hours of hospitalization at any place other than Insured's hometown resulting in the curtailment of the trip under medical advice of the attending Physician.
g. Death of the Insured or Insured's Traveling Companion at any place other than Insured's hometown resulting in the curtailment of the trip.

For the purpose of this Cover Travelling Companion shall be a Family Member and shall include Spouse, Children, Parents, Parents in Law, Grand Parents, and siblings.

Specific Conditions:
a. This coverage is effective if the incident occurs within the Policy Period mentioned in the Policy Schedule and only if the Insured was unaware of any circumstances that could lead to disruption of his/her trip at the time of purchasing this policy.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

9. **TRIP DELAY - (applicable for travel through Train and Flight only)** –
We will reimburse the additional expenses incurred by the Insured subject to the amount specified in the Schedule on food expenses, accommodation expenses and toiletries, if the aircraft or Scheduled Railway on which Insured have booked to travel within India is delayed beyond 6 hours than the original scheduled departure time during the policy period due to the following perils:

a. Delay of a Scheduled Aircraft or Scheduled Railway caused by Inclement Weather; or
b. Delay due to a Strike or other job action by employees of Aircraft or Scheduled Railway scheduled to be used by the Insured during his/her Trip ; or
c. Delay caused by Equipment Failure of a Scheduled Aircraft or Railway's equipment.
d. Delay caused if the Scheduled Aircraft or Railway is taken out of service due to technical reasons on the instructions of the civil aviation authority or Railway's authority.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

Specific Exclusion Applicable to Trip Delay:
In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of any expenses whatsoever incurred by Insured in connection with or respect of:
a. Any delay due to an insured peril which was made public or known to the Insured prior to the purchase of this Policy.
b. For any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked.
c. Where the alternative arrangements for either the food or the accommodation is provided by the Airline or Railway Authority as the case may be, with exception of any expenses incurred by the insured, related to this benefit, if receipts of the same are submitted in original.

10. **MISSED CONNECTIONS - (applicable for travel through Train and Flight only)**
We will reimburse the cost of alternate travel arrangements expenses so that You can reach Your destination, if the Common Carrier (Train or Flight) on which You are travelling or scheduled to travel is delayed or cancelled for a period beyond 12 consecutive hours which results in You missing the connecting Common Carrier (Train or Flight) on which the You are scheduled to travel during the Policy Period.

The cover will be limited up to the amount as specified in the Schedule or the original cost of booked tickets, whichever is less.

The Common Carrier must certify the period and the reason for the delay in writing.

The missed connection should have occurred due to the following reasons:

i. Delay of a Scheduled Aircraft or train caused by Inclement Weather; or
ii. Delay due to a Strike or other job action by employees of Airlines or railways scheduled to be used by You during Your Trip; or
iii. Delay caused by Equipment Failure of a Scheduled Aircraft or train including derailment of train.
iv. Delay caused if the Scheduled Aircraft or train is taken out of service due to technical reasons on the instructions of the civil aviation authority or railway authority or similar authority.
v. Delay of scheduled aircraft or train caused by an act of terrorism

Exclusion specific to Missed Connection
In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of any expenses whatsoever incurred by you in connection with or respect of:

a) Any missed connection due to above reasons which was made public or known to the Insured prior to the purchase of this Policy.
b) For any missed connection as a result of the insured or any other person who have arranged to travel with failing to check-in in time as required by the airlines or report in time at the place of departure of the common carrier
c) For any missed connection caused by strike or industrial action known to exist or was anticipated at the time the trip was booked

11. **LOSS OF CHECKED IN BAGGAGE - (applicable for travel through Flight only)**
If the Insured's Checked-in Baggage is completely and permanently lost or destroyed during the Policy Period, then We will (at Our option) either reimburse the Insured for the cost of replacement of the entire Checked-in Baggage and its contents or replace/reinstate the Checked-in Baggage subject to the limits specified in the schedule provided that:

a) The Common Carrier certifies in writing that the Insured's Checked-in Baggage has been completely and permanently lost or destroyed;
b) A copy of the Property Irregularity Report (or its equivalent) is provided to Us;
c) If more than one piece of the Insured's Checked-in Baggage is completely and permanently lost/destroyed, the maximum amount payable by Us for each piece of lost/destroyed Checked-in Baggage shall not exceed 50% of the amount specified in the Schedule;
d) Our maximum liability in respect of any single article lost/destroyed in the Insured Check-in Baggage shall be limited to 10% or 20% of the amount stated in the Schedule.
e) The Company's payment to the Insured will be reduced by any sum for which the Airline is liable to make payment.

Specific Exclusion Applicable to Loss Of Checked Baggage

a) Loss pertaining to Valuables and money, all kinds of securities and tickets/passes
b) Loss of any part of any item contained within the Checked-in Baggage.
c) Loss of the Insured's baggage sent in advance or souvenirs and articles mailed or shipped separately.
d) The Hand baggage / cabin baggage stored in the cabin hold is specifically excluded from the policy coverage.

12. **BOUNCED HOTEL AND FLIGHT –**

We will reimburse the actual additional expenses / cost incurred by the Insured up to the Sum Insured specified in the Policy Schedule for alternative travel arrangements with a Common Carrier or for alternative accommodation in the event that the confirmed flight reservation or confirmed accommodation booking at the place of stay being part of the Trip is bounced. Provided that

a) Our liability shall be in relation to the travel covered by such confirmed booking and in relation to accommodation in the same place of stay
b) Our liability to such additional expenses shall be in relation to the same class of travel and same category of accommodation as the case may be covered by the original confirmed bookings.

Conditions specific to Bounced Hotel and Flight

a) Insured shall try to recover from the airline and accommodation provider the consequential loss incurred by the Insured by way of additional expenses for alternative travel arrangement or alternative accommodation arrangement.
b) Any recovery towards additional expenses incurred for alternative travel or accommodation arrangement effected from the Common Carrier or accommodation provider as the case may be, if any, effected from the concerned agencies after settlement of the claim under the policy shall be paid to the Company to the extent of the amount of claim admitted and paid by the Company to the Insured.

Exclusions specific to bounced hotel and flight:

In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of any expenses whatsoever incurred by you in connection with or respect of:

a) If the Insured shall fail to adhere to the rules of the airline or the accommodation provider in connection with reconfirmation of the booking before the date of travel or occupation as the case may be
b) In connection with any waitlisted travel booking or accommodation booking irrespective of whether such bookings have been promised to be confirmed later
c) If the confirmed accommodation shall be a personal arrangement free of charge
d) Where the alternative arrangements for either the travel or the accommodation is provided by the Airline or the Hotel as the case may be within 6 hours from the time of departure of the Bounced Flight or the commencement of stay is covered by the earlier confirmed Hotel booking.

13. **EMERGENCY HOTEL EXTENSION** -

We will reimburse to the insured up to the limits specified in the schedule of benefits for the cost of emergency hotel extension of the Insured and his\her family members during the trip within the policy period under the following circumstances:

a. The Insured and his family members are unable to travel on the Scheduled Date of Departure from the destination place to the place of origin as the insured or his family member has sustained an accidental injury during the policy period which requires hospitalization due to which the date of departure from the destination place to the place of origin has been postponed to another date.
b. The expenses payable under this clause will be the reasonable expenses incurred towards the cost of Hotel accommodation of the insured and his family members only when the hospitalisation is more than 7 consecutive days.

Our liability will be limited to maximum of 5 days of hotel extension, over and above the deductible, maximum up to the Sum Insured, specified in the policy schedule.

For the purpose of this Section, family member shall mean parents, spouse and children.

Specific Conditions

a. It is agreed and declared that this benefit shall be extended only if the Insured or his family member is hospitalized due to accidental bodily injury during the trip.
b. The Company's Liability in respect of this cover shall be limited to the actual expenses of Hotel accommodation or the Sum Insured mentioned in the Policy Schedule, whichever is less.

14. **MEDICAL EVACUATION AND REPATRIATION OF MORTAL REMAINS**

Medical Evacuation

We will reimburse the Reasonable and Customary Charges incurred up to the limit specified in the Schedule for the Insured's evacuation in an Emergency due to an Injury or Illness suffered by the insured during the course of his/her Trip within the **Policy Period:**

a) The Medical Practitioner treating the Insured certifies in writing that the Insured is required to be transported to a different location for:
   i. Medically Necessary Treatment which is not available at the location from where the Insured is being evacuated; or
   ii. Further medical treatment.

b) We will be liable to indemnify only those Reasonable and Customary Charges incurred on transportation of the Insured and medical services and medical supplies that are required to be rendered to the Insured during the transportation.

c) We will reimburse expenses for transportation of the Insured Person and Medical Expenses incurred during the course of evacuation provided that it is Medically Necessary that treatment is provided to the Insured Person en route.

d) Our Service Provider authorizes in writing in advance and arranges the conveyance for transporting the Insured.

Repatriation of mortal remains

We will also reimburse the Reasonable and Customary Charges incurred up to the limit specified in the Schedule for repatriating the mortal remains of the Insured to his/her Usual place of residence within India during the Policy Period or for the Insured's burial in the place of death following the Insured's death due to an Injury or Illness suffered during the course of his/her Trip within the **Policy Period** provided that Our Service Provider authorizes the repatriation/burial in writing in advance and arranges the conveyance for repatriation (if applicable).

3. GENERAL EXCLUSIONS APPLICABLE TO ALL 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:

1. Claim arising out of any illness except in case of Medical Evacuation and Repatriation of mortal remains.
2. **Accident** while insured is at his/her home.
3. Intentional self-**Injury** (including but not limited to the use or misuse of any intoxicating drugs or alcohol).
4. **Accident** while under the influence of alcohol or drugs.
5. Participation in an actual or attempted felony, riot, crime, misdemeanor or civil commotion.
6. 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.
7. 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.
8. Accident while participating in vehicle racing or trial run as a driver, co-driver or passenger.
9. Curative treatments or interventions that the **Insured Person** carries out or have carried out on his body.
10. Pregnancy and childbirth, miscarriage, abortion or complications arising out of any of these.
11. 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.
12. Nuclear energy, radiation.
13. Whilst engaging in hazardous activity.
14. Whilst engaging in Adventure Sports. This exclusion shall not be applicable for Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains arising due to Adventure Sports in Vacation Plan.
15. Any **Medical Expenses**, services, supplies or treatment or **Hospital** stay which were not

recommended or approved as **Medically Necessary Treatment** by a **Medical Practitioner**.

16. Any expense incurred which is not exclusively medical in nature/ **Unproven/ Experimental treatment** of any description
17. Expenses incurred for emergency medical evacuation except in Business Plan and Vacation Plan.
18. Any claim caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where there is weakening of the bone) or chronic degenerative diseases.
19. Expenses incurred on neck belts, wrist bandages, walking sticks, abdomen belts, CPAP and any other similar external aid /devices, the use of which has been necessitated following an accident.
20. Bodily Injury caused by or arising from terrorism, except in case where the policy holder is a victim of terrorist act and not abetting terrorism
21. Any claim relating to events occurring before the commencement of the Policy Period or after the completion of the Policy Period.
22. Any claim relating to events occurring beyond the maximum duration of trip as specified in the schedule, except in case where extensions of trip is allowed by Us.
23. Non-allopathic medicine.
24. Cosmetic surgery and plastic surgery.
25. In so far as it relates to, the Insured:
    a) travelling against the advice of a Medical Practitioner;
    b) taking part in a naval, military or air force operation;
26. Medical Expenses relating to any hospitalization primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations.
27. Standard list of excluded items as mentioned in our website https://generalicentralinsurance.com
28. Treatment taken in any hospital or by any Provider that We have blacklisted, as mentioned in our website https://generalicentralinsurance.com/hospital-locator.
29. However, this exclusion will not apply in case of emergency hospitalisation, subject to verification of claim.

4. ELIGIBILITY

1. Age Eligibility – From Day 1 to 70 years
2. The policy will be issued only on Individual Sum Insured Basis.
3. Family Definition – Self ,Spouse, Dependent Children (up to the age of 25 years) and Dependent Parent(s)
4. Policy cannot be issued for any individual who has already commenced the journey.
5. Policy will be issued to Indian Nationals, residing in India
6. Policy Period
    a. Daily Commuters
        i. Annual basis
        ii. 1 month, 3 months, 6 months
    b. Business Trip
        i. Annual Multi Trips - Each trip not more than 30 days
        ii. Single Trip (multiple trips are not covered) – 1-7 days, 8-15 days
    c. Vacation Plan
        i. Annual Multi Trip – Each trip not more than 30 days
        ii. Single Trip (multiple trips are not covered) – 1-7 days, 8-15 days, 16-30 days

5. CONDITIONS

1. **Condition Precedent to the contract**
    i. **Reasonable Care**

    The Insured person shall take all reasonable steps to safeguard against any accident or injury that may give rise to any claim under this policy.

    Reasonable Care applicable to Fire and Burglary Cover

    You shall:

a) take all reasonable steps to safeguard the **Contents** against any insured event;
b) take all reasonable steps to prevent a claim from arising under this **Policy;**
c) ensure that any security system or aid is maintained in accordance with any maintenance schedule or recommendations of the manufacturer or if none then as may be required, and kept in good and effective working condition;
d) when the **Insured Premises** are left unattended ensure that all means of entry to or exit from the **Insured Premises** have been properly and safely secured and any security system or aid has been properly deployed.

ii. **Age Limit (Entry age)**

a) To be eligible to be covered under the Policy or get any benefits under the Policy, the minimum age of entry is 18 years and the maximum age of entry is 70 years, on the date of commencement of the Policy Period, as applicable to such Insured.
b) The policy will be issued on Individual basis in case of Daily Commuters Plan
c) In Vacation Plans, the family can be covered on individual sum insured basis.
d) Child can be covered from Day 1 to 25 years as a **Dependent Child** in vacation plan.

iii. **Incontestability and Duty of Disclosure**

The policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description, non-cooperation or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this policy.

iv. **Entire Contract**

The **Policy** and the Proposal form constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by **Us**, for which approval shall be evidenced by an endorsement on the **Schedule**

v. **Due Observance applicable to Fire and Burglary Cover**

The due observance of and compliance with the terms, provisions, warranties and conditions of this **Policy** insofar as they relate to anything to be done or complied with by **You** and/or **Your Family** shall be a condition precedent to any liability of **Us** under this **Policy**.

vi. **Notification of Changes**

It is a condition precedent to Our liability to make any payment under this Policy that You shall give Us written notice immediately of any change in the address, state of health and any other changes affecting You or any Insured Person.

2. **Conditions applicable during the contract**

i. **Communications**

Every notice of communication to be given or made under this policy shall be delivered in writing at the address as shown in the schedule.

ii. **Territorial limit**

a. All covers under this policy are restricted to within India only.
b. The admissible claims thereof shall be payable within India and in Indian currency (Indian Rupees) only.

iii. **Contribution (In case of Multiple Policies)**

(Applicable only to health indemnity sections under the Policy)

a. If two or more policies are taken by an insured during a period from one or more insurers to indemnify treatment costs, the policyholder shall have the right to require a settlement of Your claim in terms of any of Your policies.

b. In all such cases the insurer who has issued the chosen policy shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
c. The policyholder having multiple policies shall also have the right to prefer claims from other policy/ policies for the amounts disallowed under the earlier chosen policy/ policies, even if the sum insured is not exhausted. Then the Insurer(s) shall settle the claim subject to the terms and conditions of the other policy / policies so chosen.
d. If the amount to be claimed exceeds the sum insured under a single policy after considering the deductibles or co-pay, the policyholder shall have the right to choose insurers from whom he/she wants to claim the balance amount.
e. Where an insured has policies from more than one insurer to cover the same risk on indemnity basis, the insured shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the chosen policy.

iv. **Subrogation**

(Applicable only to indemnity sections under the Policy)

The Insured and any claimant under this Policy, shall at Our expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated upon Us paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by Us.

v. **Maintenance of Sum Insured** (Applicable only to Home Insurance – Fire and Allied Perils and Burglary sections under the Policy)

Insured agree that the Sum Insured reflects and shall be maintained at a level representing the replacement value of any property insured under this Policy.

vi. **Cancellation/termination**:

a. Cancellation will not be invoked by the Company except on ground of fraud, moral hazard or misrepresentation or non-cooperation by the Insured.
b. **We** may cancel this insurance by giving **You** at least 15 days written notice, and if no claim has been made then **We** shall refund a pro-rata premium for the unexpired **Policy** Period
c. **You** may cancel this insurance by giving **Us** at least 7 days written notice.
d. Policies taken for short period duration of less than 12 months can be cancelled prior to start date of the policy. It cannot be cancelled after the start date. Upon cancellation, the Company shall deduct 10% of the premium amount received as administration charges and refund the balance amount.
e. Annual policies, may be cancelled any time by the Insured by giving 7 days' notice to the company in which case the insured would be entitled for refund of premium on short period basis as per the following scale:

Period in Risk	Premium refunded
Within 15 Days	Pro Rate Refund
Exceeding 15 days up to 2 months	70.00%
Exceeding 2 months up to 4 months	55.00%
Exceeding 4 months up to 6 months	40.00%
Exceeding 6 months up to 8 months	25.00%
Exceeding 8 months up to 10 months	10.00%
Exceeding 10 months up to 12 months	0.00%

If any claim has been made then no refund will be given for cancellation of policy

vii. **Duties and Obligations after Occurrence of an Insured Event**

It is a condition precedent to **Our** liability under this **Policy** that, upon the happening of any event giving rise to or likely to give rise to a claim under this **Policy:**

a) **You** shall immediately and in any event within 14 days give written notice of the same to the address shown in the **Schedule** for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief, and
b) In respect of Home Insurance, Section B. 6 of the policy**,** immediately lodge a complaint with the police detailing the items lost and/or damaged and in respect of which **You** intend to claim, and provide a copy of that written complaint, the First Information Report and/or Final Report to **Us**, and
c) **You** shall within 28 days deliver to **Us** its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from **Us,** and
d) **You** shall expeditiously provide **Us** and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
e) **You** shall not admit liability or settle or make or promise any payment in respect of any claim which may be the subject of indemnity hereunder, or incur any costs or expenses in connection therewith, without the written consent of **Us** which shall be entitled to take over and conduct in the name of **You** the defence and/or settlement of any such claim, for which purpose **You** shall give all the information and assistance that **We** may reasonably require.

viii. **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. CLAIMS

i. **Claim procedure:**

i. **Reimbursement Claim Procedure of All Sections**

If the Insured Person meets with any Accidental Bodily Injury that may result in a claim, then as a condition precedent to our liability:

a. Policyholder or the Insured Person or someone claiming on his/her behalf must inform us in writing immediately and in any event within 30 days from the date of the accident and submit all documents to us within 30 days from the date of intimation.
b. Insured Person must immediately consult a Doctor and follow the advice and treatment that he recommends.
c. Insured Person must take reasonable steps to lessen the consequence of Bodily injury.
d. Insured Person should allow examination by our medical advisors if we ask for this.
e. Policyholder or Insured Person or someone claiming on his/her behalf must promptly give us documentation and other information we ask for to investigate the claim or our obligation to make payment for it.
f. In case of the Insured Person's death, someone claiming on his/her behalf must inform us in writing immediately and send us a copy of the post mortem report (if conducted) within 30 days.

*Note: Waiver of conditions (a) and (f) may be considered in extreme cases of hardship where it is proved to Our satisfaction that under the circumstances in which the Insured Person was placed, it was not possible for the Insured Person or any other person claiming on his/her behalf to give notice or file claim within the prescribed time limit.

List of Claim documents:

a) Along with the claim documents required for specific covers, the following documents will also be called for to ascertain the mode of travel:
    - In case of travel through common carrier
      - Tickets
      - Taxi bills
    - In case of travel through private car
      - Toll receipts
      - Petrol bills
    - In case of travel through Other modes (e.g. two wheelers)
      - Petrol bills

b) **List of Claim documents for specific covers:**
List of Claim documents for Death
    - Duly Completed Claim Form signed by Nominee of the Insured Person.
    - Copy of address proof (Ration card or electricity bill copy).
    - Attested copy of Death Certificate.
    - Burial Certificate (wherever applicable).
    - Attested copy of Statement of Witness, if any lodged with police authorities.
    - Attested copy of FIR / Panchanama / Inquest Panchanama.
    - Attested copy of Post Mortem Report (only if conducted).
    - Attested copy of Viscera report if any (Only if Post Mortem is conducted).
    - NEFT details & cancelled cheque of the Nominee/Claimant
    - Original Policy copy

List of Claim documents for Permanent Total Disability
- Duly Completed Claim Form signed by Insured Person.
- Attested copy of disability certificate from Civil Surgeon of Government Hospital stating percentage of disability.
- Attested copy of FIR. (If required)
- All X-Ray / Investigation reports and films supporting to disability.
- NEFT details & cancelled cheque of Insured Person.
- Original Policy copy.

List of Claim Documents Specific for Accidental Hospitalization Expenses
- First Consultation letter from the Doctor
- Duly completed claim form signed by the Claimant
- Hospital Discharge Card
- Hospital Bill giving detailed break up of all expense heads mentioned in the bill. Clear break ups have to be mentioned for OT Charges, Doctor's Consultation and Visit Charges, OT Consumables, Transfusions, Room Rent, etc.
- Proof of Payment to hospital.
- All original Laboratory and Diagnostic Test Reports. E.g. X-Ray, E.C.G, USG, MRI Scan, Haemogram etc.
- Photocopy of MLC or FIR (if any)

List of Claim Documents Specific to Trip Cancellation/ Trip Curtailment
- Claim Form (to be filled and signed by insured)
- Hospitalization discharge summary/consultation papers of insured/family members (if applicable)
- All bills and payment receipts towards cancellation of ticket, hotel bookings, scheduled tour bookings.

• NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details.
• Death certificate in case of death if applicable

List of Claim Documents Specific to Emergency Hotel Extension
• Documents proving the reasons for the Extension of hotel stay
• Receipt showing amount paid for extension of hotel stay.
• Duly Completed Claim Form signed by Insured Person
• Hospitalization discharge summary/consultation papers of insured/family members (if applicable)
• NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details.
• Original Policy copy

List of Claim Documents Specific to Missed Connection
• Claim Form (to be filled and signed by insured)
• Letter from the airlines/railways stating reason for delay and duration of delay.
• Ticket Itinerary
• All the bills/receipts of alternate travel arrangement expenses incurred.
• NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details

List of Claim Documents Specific to Home Burglary Insurance
• Claim Form (to be filled and signed by insured)
• Covering Letter detailing full statement of the facts of the incidence of theft.
• First Information Report, Panchnama, Investigation Report by the police
• Details of local investigation and survey of loss in case carried out by insured.
• Details of any insurance covering same loss
• Estimate and final bills of repairers
• In case the Claim exceeding Rs.7500/- or other currency equivalent per article must be supported by documentation evidencing the Insured's ownership of the same.
• Legal opinion, wherever required
• NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details
• Any other document as may be appropriately applicable for the claims preferred under this section of the Policy.

List of Claim Documents Specific to Bag Insurance
• Claim Form (to be filled and signed by insured)
• First Information Report

List of Claim Documents Specific to Bounced Hotel and Flight
• Claim Form (to be filled and signed by insured)
• Proof of confirmed hotel and flight booking details
• Letter from Hotel mentioning reason for non-accommodation and compensation received if any
• Letter from Airport Authority mentioning reason for non-availability of the confirmed flight reservation and compensation received if any
• Bills/invoices and receipt raised against the accommodation or transportation
• NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details

List of Claim Documents Specific to Loss of Checked in Baggage
• Claim Form (to be filled and signed by insured), detailing the loss or damage that has occurred
• Proof of ownership of items contained within checked-in baggage.
• "Property Irregularity Report" (to be obtained from the airline authorities)
• Letter from the airlines accepting the liability for loss
• Proof of compensation received form airlines
• Proof of items valued more than 50% of the Sum Insured per Baggage.
• Bills and invoices etc required to support and substantiate the claim amount
• A letter from the airline need to be submitted stating the compensation received from them for the lost baggage
• NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details
• Any other document deemed necessary to establish the loss or its quantum depending upon the

nature of claim.

List of Claim Documents Specific to Trip Delay

- Claim Form (to be filled and signed by insured)
- All bills/ receipts of reasonable additional expenses for food, accommodation and toiletries incurred should be also be attached with the claim form.
- Airport/common carrier authority report confirming the incident causing Trip Delay.
- NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details.
- Details of letter stating the alternative arrangements for either the food or the accommodation provided by the Airline or Railway Authority as the case may be

List of Claim Documents Specific to Medical Evacuation and Repatriation of the mortal remains

- Duly completed claim form signed by the insured/ claimant
- Photocopy of Death certificate and a Medical Practitioner's statement giving the cause of death needs to be submitted. Medical statements from relatives or spouses will not be accepted.
- A medical statement from an attending Medical Practitioner indicating the details along with the cause of illness/ accidental injury and the necessity of the transportation of Insured and treatment given en route. Medical statements from relatives or spouses will not be accepted.
- Original bills/receipts of the expenses incurred. These would be paid as per the Reasonable and Customary charges incurred for the same.
- Authorisation letter from the Service Provider.

c) All the other document(s) as may be required by the Company to process the claim.

ii. **Paying a Claim**

a. Sum Insured specified for a particular section is the amount which is Our maximum liability, either on aggregate basis or per trip basis as mentioned in the Schedule of Benefits.
b. You agree that We shall only make payment when You or someone claiming on Your behalf has provided Us with necessary documentation and information.
c. 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 We make in this way will be a complete and final discharge of Our liability to make payment.
d. 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 30 days settlement of the claim to the insured. Upon acceptance of an offer of settlement by the insured, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the insured. 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.
e. If We, for any reasons decide to reject the claim under the policy the reasons regarding the rejection shall be communicated to You in writing within 30 days of the receipt of documents. You may take recourse to the Grievance Redressal procedure stated under the Policy.

iii. **Obligations of the Insured:**

1. The Insured shall provide the Service Provider on demand of any information that is required to determine the occurrence of the insurable event or circumstances warranting Our liability to pay the benefits under the Policy. In particular, upon request, proof shall be furnished of the actual commencement date of the Policy Period.
2. We shall be released from any obligation to pay insurance benefits if any of the aforementioned obligations are breached by the Insured.

iv. **Transfer and Set off of Claims**

Claims to the insurance benefits may be neither pledged nor transferred by the Insured.

7. MANDATORY DISCLOSURES

a) **Your** Shubh Yatra **Policy** shall be renewable lifelong if renewed continuously without any break in insurance.
b) The brochure/ prospectus mentions the premium rates as per the plan opted and policy period.

c) Any change in benefit or premium will be done with the approval of the **IRDAI** and will be intimated to **You** at least 3 months in advance. In the likelihood of this **Policy** being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the **Policy**.
d) The premiums as shown in the prospectus/ brochure are subject to revision as and when approved by the regulator.
e) Cancellation will not be invoked by **Us** except on ground of fraud, moral hazard, misrepresentation or noncooperation by the insured. If **You** prefer to cancel the **Policy** the cancellation will be on short period basis.
f) No increase/ decrease in Sum Insured during the currency of the **Policy**.
g) There will be no loading on premium for adverse claims experience.
h) Direct sales discount – A discount of 15% in lieu of intermediary commissions if policy is taken directly from the insurer and /or Online.

8. PAYMENT OF PREMIUM

As per **Annexure II**

9. THIS PROSPECTUS SHALL FORM PART OF YOUR PROPOSAL FORM, HENCE PLEASE SIGN AS YOU HAVE NOTED THE CONTENTS OF THIS PROSPECTUS

"I agree to undergo medical tests as advised by the Insurance Company. I agree to a medical underwriting loading as per underwriting guidelines of the Company."

Place
Signature

Date
Name

In case of any claims please contact:
Claims Department Generali Central Health (GCH)
Generali Central Insurance Co. Ltd.
Qubix Business Park, Building No. Block IT – 1, Ground Floor, Plot No. 2,
Blueridge Township, Near Rajiv Gandhi Infotech Park, Phase – 1,
Village Hinjawadi, Taluka Mulshi, Pune, Maharashtra - 411057.
Toll Free Number: 1800 103 8889
Toll Free Fax: 1800 103 9998
Email: GCH@generalicentral.com

10. SCHEDULE OF BENEFITS

_Daily Commuters Plan		Business Plan			Vacations Plan				Vacations Plan			
Options		**1**	**2**	**3**	**1**	**2**	**3**	**4**	**1**	**2**	**3**	**4**
Policy Period		a) Annual basis b) 1 month, 3 months, 6 months			a) Annual Multi Trip – Each trip not more than 30 days b) Single Trip (multiple trips are not covered)– 1-7 days, 8-15 days				a) Annual Multi Trip – Each trip of not more than 30 days b) Single Trip (multiple trips are not covered) – 1-7 days, 8-15 days, 16-30 days			
Accidental Death* (in ₹)		500000	1000000	2000000	1000000	2500000	1000000	2500000	1000000	2000000	1000000	2000000
Permanent Total Disability* (in ₹)		500000	1000000	2000000	1000000	2500000	1000000	2500000	1000000	2000000	1000000	2000000
Permanent Partial Disability* (in ₹)		500000	1000000	2000000	1000000	2500000	1000000	2500000	1000000	2000000	1000000	2000000
Accidental Hospitalization* (in ₹)		50000	75000	100000	100000	200000	100000	200000	100000	200000	100000	200000
Home Insurance* (in ₹) a) Fire and Allied Peril b) Burglary		200000	350000	500000	200000	400000	200000	400000	200000	400000	200000	400000
Bag Insurance*	Laptop (in ₹)	25000	40000	60000	Not Available	Not Available	40000	60000	Not Available	Not Available	40000	60000
	Mobile Phone (in ₹)	15000	25000	50000	Not Available	Not Available	25000	50000	Not Available	Not Available	25000	50000
	ID Proof (in ₹)	800	1200	2000	Not Available	Not Available	1200	2000	Not Available	Not Available	1200	2000
	Sun Glasses (in ₹)	1000	1500	2500	Not Available	Not Available	1500	2500	Not Available	Not Available	1500	2500
	Credit Card Cover (in ₹)	15000	25000	50000	Not Available	Not Available	25000	50000	Not Available	Not Available	25000	50000
Trip Cancellation*		Not Available	Not Available	Not Available	up to ₹ 100000	up to ₹ 150000	up to ₹ 100000	up to ₹ 150000	up to ₹ 100000	up to ₹ 150000	up to ₹ 100000	up to ₹ 150000
Trip Curtailment##		Not Available	Not Available	Not Available	up to ₹ 15000	up to ₹ 25000	up to ₹ 15000	up to ₹ 25000	up to ₹ 15000	up to ₹ 20000	up to ₹ 15000	up to ₹ 20000
Trip Delay##		Not Available	Not Available	Not Available	₹ 7500 Deductible : 6 Hours	₹ 12500 Deductible : 6 Hours	₹ 7500 Deductible : 6 Hours	₹ 12500 Deductible : 6 Hours	₹ 7500 Deductible: 6 Hours	₹ 10000 Deductible : 6 Hours	₹ 7500 Deductible : 6 Hours	₹ 10000 Deductible : 6 Hours
Missed connections##		Not Available	Not Available	Not Available	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 5000 Flight: up to ₹ 7500	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 5000 Flight: up to ₹ 7500	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 3000 Flight: up to ₹ 5000
Loss of Checked in baggage##		Not Available	Not Available	Not Available	Up to ₹ 10000 one item within one piece of baggage = 10% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of	Up to ₹ 15000 one item within one piece of baggage = 20% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of	Up to ₹ 10000 one item within one piece of baggage = 10% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of	Up to ₹ 15000 one item within one piece of baggage = 20% of the SI More than one item of baggage, then maximum reimbursement for all items	Up to ₹ 10000 one item within one piece of baggage = 10% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of	Up to ₹ 15000 one item within one piece of baggage = 20% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of	Up to ₹ 10000 one item within one piece of baggage = 10% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI	Up to ₹ 15000 one item within one piece of baggage = 20% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI

					baggage = 50% of the SI	baggage = 50% of the SI	baggage = 50% of the SI	within one piece of baggage = 50% of the SI	baggage = 50% of the SI	baggage = 50% of the SI		
Bounced Hotel and Flight##		Not Available	Not Available	Not Available	Up to ₹ 10000	Up to ₹ 20000	Up to ₹ 10000	Up to ₹ 20000	Up to ₹ 15000	Up to ₹ 20000	Up to ₹ 15000	Up to ₹ 20000
Emergency Hotel Extension##		Not Available	Not Available	Not Available	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000. Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000. Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000. Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000. Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000. Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 25000. Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000. Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 25000. Deductible - 2 days
Medical Evacuation and Repatriation of Remains*		Not Available	Not Available	Not Available	Up to ₹ 200000	Up to ₹ 200000	Up to ₹ 200000	Up to ₹ 200000	Up to ₹ 200000	Up to ₹ 300000	Up to ₹ 200000	Up to ₹ 300000
Adventure Sports*		Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Covered, only in case of Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains	Covered, only in case of Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains	Covered, only in case of Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains	Covered, only in case of Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains
Assistance Services##	Private Car Break Down	Available	Available	Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
	Taxi Breakdown	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
	Ambulance Assistance	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips	a) Available for Annual Multi Trips	a) Available for Annual Multi Trips	a) Available for Annual Multi Trips	a) Available for Annual Multi Trips	a) Available for Annual Multi Trips	a) Available for Annual Multi Trips	a) Available for Annual Multi Trips

					b) Optional for Single Trips	b) Optional for Single Trips	b) Optional for Single Trips	b) Optional for Single Trips	b) Optional for Single Trips	b) Optional for Single Trips	b) Optional for Single Trips	b) Optional for Single Trips
	Concierge services	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
	Medical Evacuation and Repatriation of Remains	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips

Period of policy would be as per the "Days of Travel" opted for.
* - the limits available are on aggregate basis for entire policy period
- the limits available are on per trip basis

In case of any claims contact
Claims Department
Generali Central Health (GCH)
Generali Central Insurance Co. Ltd.
Qubix Business Park, Building No. Block IT – 1, Ground Floor, Plot No. 2, Blueridge Township, Near Rajiv Gandhi Infotech Park, Phase – 1,
Village Hinjawadi, Taluka Mulshi, Pune, Maharashtra - 411057.
Toll Free Number: 1800 103 8889
Toll Free Fax: 1800 103 9998
Email: GCH@generalicentral.com

In order to avail of the services related to Road-Side Assistance services, the Insured should ring up the following toll-free number and provide the details asked for. **1800-220-233, 1860-500-3333, 022-67837800**

Annexure I: Assistance Services

1. **ASSISTANCE SERVICES**
   Assistance service will be provided as per the plan opted and mentioned in the Schedule. Our Service Provider will assist the insured in providing the following services during the trip within policy period. The cost of service will be borne by the insured.

   A. **Assistance available in case of Private Car Breakdown/Accident**
   The Company will provide the following services in case the insured is travelling through private car.:
   i. **Towing due to Breakdown/Accident**: In the event, that the insured is immobilized on a public road due to breakdown or accident of the insured's vehicle, the Service Provider shall
      a) Arrange for towing of the insured's vehicle to the nearest Company's Authorized Repair shop/Garage.
      b) Provide for custody and storage of the insured's vehicle until the Repair shop/Garage re-open, if such Repair shop/Garage being closed due to holidays or night hours.

Exclusions specific to Towing due to Breakdown/Accident:

a) Cost of towing beyond 50 kilometres from the spot of such accident of the insured's vehicle.
b) Any payment to a third-party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

ii. **Flat Tyre**: In the event, that the insured's vehicle is immobilized on a public road due to a flat tyre caused by puncture of or damage to the tyre /tube/valve or bolts of the tyre, the Company shall arrange for an automobile technician to attend to the insured's vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured's vehicle

Exclusions specific to Flat Tyre

a) Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are carried out on spot of immobilization.
b) Entire cost of Tyre Repair shop/Garage's bill, and their transportation cost to and from the site of immobilization if the flat tyre had to be taken to any Tyre Repair shop/Garage for repairs.

iii. **Dead Battery:** In the event, that the engine of the insured's vehicle fails to start due to a dead battery, the Company shall arrange for an automobile technician to attend to the Insured's vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest Repair Shop/Garage.

Exclusions specific to Dead Battery

a) Cost of parts or replacement elements, consumables and recharging of battery and its/their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
b) Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

iv. **Keys Locked-In :** In the event, that the insured's vehicle is immobilized on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured's vehicle, the Company shall

a. Locate and retrieve duplicate set of keys under due authorization of the Insured to do so, and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization.
b. Arrange for an automobile technician to attend to the insured's vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools, if the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming.

Conditions specific to Key Locked-In – Personal Identification details of the Insured matching with the Policy and vehicle records shall be produced for verification by the automobile technician, before any such attempt to reopen the vehicle is undertaken.

v. **Contamination/ Incorrect or Running Out of Fuel**: In the event that the insured's vehicle is immobilized on a public road at least one kilometre away from the nearest petrol pump, due to the insured's vehicle running out of fuel, or the fuel in the insured's vehicle being incorrect or contaminated, the Company will arrange for delivery/ replacing/ changing the fuel –as the case may be, up to a maximum of ten litres- on the spot where the insured's vehicle stands immobilized.

Exclusions specific to Contamination/ Incorrect or Running Out of Fuel

a) This service is not available if the Fuel type of the insured's vehicle is other than Petrol or Diesel.
b) Actual cost of the Fuel.

vi. **Continuation of Journey**: In the event that the insured's vehicle is immobilized on a public road, at least 50 kilometres away from the address of the Insured as appearing in the Policy Schedule,

and On-the-spot repairs fails to mobilize the vehicle on its own power on self-propulsion basis, and it has had to be towed away to a Repair shop/Garage for repairs, the Company shall make arrangement for an alternate hired car/ taxi with capacity to carry all the occupants of the immobilized vehicle (subject to the maximum of licensed carrying capacity of the insured's vehicle),for continuation of their onward journey or return home.

Exclusions specific to Continuation of Journey:

a) The Car hire/ Taxi expense for the first 50 Kilometres.
b) Any Car hire/ Taxi expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without prior consent of the Company**.**

vii. **Local Travel when on Tour** : In the event that the insured's vehicle is immobilized at a place, at least 100 kilometres away from the address of the Insured as appearing in the Policy Schedule, and the vehicle is in a Repair shop/Garage for repairs, the Company shall arrange for an alternate hired car on best availability basis in that area, for the period the vehicle is undergoing repairs in the Repair Shop/Garage but not exceeding 3 (three) days on 8(Eight) hours/ 80 (Eighty) kilometre basis, to provide for the local travel of the Insured.

Exclusions specific to Local Travel when on Tour

a) The Car hire expense beyond the first 8 (Eight) hours/80 (Eighty) kilometres in a day.
b) Any Car hire expense incurred by the Insured, if the arrangement of hiring such vehicle is done on his/ her own, without prior consent of the Company.

viii. **Overnight Accommodation Expense when on Tour**: In the event that the insured's vehicle is immobilized at a place, at least 100 Kilometres away from the address of the Insured as appearing in the Policy Schedule, On-the-spot repairs could not be carried out , the vehicle has had to be towed away to a Repair shop/Garage for repairs and the vehicle is not delivered back on the same day within close of business hours of the Repair shop/Garage, the Company shall arrange for hotel accommodation for the occupants of the vehicle (subject to the maximum of licensed carrying capacity of the insured's vehicle), for the period the vehicle is under repair in the Repair Shop/ Garage but not exceeding 3 (Three) days, subject to the following conditions:

a. The hotel accommodation will be provided on twin sharing basis for all the occupants of the immobilized insured's vehicle subject to maximum of the licensed carrying capacity of the vehicle.
b. The cost of such accommodation will be subject to maximum of Rs 2500/- per person per night, but not exceeding Rs 25000/- per event.
c. This benefit will not be available, if the Insured is availing of the benefit of Local Travel when on Tour.

ix. **Repatriation of Vehicle**: In the event that the insured's vehicle is immobilized at a place, at least 100 kilometres away from the address of the Insured as appearing in the Policy Schedule, On-the-spot repairs could not be carried out and had to be towed away to a Repair shop/Garage for repairs, and the repaired vehicle was delivered after 3(Three) days, the Company will Repatriate the repaired vehicle to the address of the Insured as appearing in the Policy Schedule.

This benefit is also available to any insured's vehicle immobilized after an accident, at least 100 kilometres away from the address of the Insured as appearing in the Policy Schedule, and no Company's authorized Repair shop/Garage is available.

Exclusions specific to Repatriation of Vehicle

a) Any Repatriation expense incurred by the Insured, without prior consent of the Company.

x. **Medical Coordination**: In the event of the insured's vehicle meeting with an accident, and any of the occupants getting injured, the Company may provide for a conference call with nearest Medical Service Provider including an Ambulance service Providers.

The cost of such service providers has however to be borne by the Insured. The Company shall however be in no way responsible for the quality of service rendered by such Service Providers

xi. **Urgent Message Relay**: In case the insured's vehicle is immobilized at least 100 kilometres away from the address of the Insured as appearing in the Policy Schedule, the Company will provide an urgent message relay service to the Insured/ or person in lawful possession of the vehicle at the time of immobilization of the insured's vehicle to communicate with the family back home.

Conditions applicable:

1. Services under points vii, viii and ix i.e. Local Travel when on Tour, Overnight Accommodation Expense when on Tour and Repatriation of Vehicle can be arranged once during a single Policy period
2. Services under points vi, vii, viii, ix i.e. Continuation of Journey, Local Travel when on Tour, Overnight Accommodation Expense when on Tour and Repatriation of Vehicle can be arranged twice in aggregate during a single Policy period.
3. Notwithstanding anything mentioned above, the services under this cover will not be available outside the geographical limits of India, as well as under the following circumstances:
   a. Confiscation/ Intervention by Legal Authorities: Any immobilization of the insured's vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
   b. Act of God Perils: Any immobilization of the insured's vehicle due to Natural catastrophe like Flood, Inundation, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption, Landslide, rockslide or other convulsions of nature.
   c. War/ Riot/ Terrorism : Any immobilization of the insured's vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

Exclusions specific to Basic Roadside Assistance

a) Confiscation/ Intervention by Legal Authority: Any immobilization of the insured's vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
b) Natural Catastrophe : Any immobilization of the insured's vehicle due to any Natural catastrophe like Flood, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption. The service will also be not available if accessibility to the insured's vehicle is cut-off due to Inundation, Landslide, rockslide or other convulsions of nature.
c) War/ Riot/ Terrorism : Any immobilization of the insured's vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, terrorism, riot, civil commotion or loot or pillage in connection with it.

B. **Assistance available in case of Taxi breakdown:**

If during the course of trip, within the policy period, the Taxi in which the Insured is travelling as a fare paying passenger is immobilized due to a breakdown or an accident, then Our Service provider will assist the Insured by arranging for an alternate mode of transport (Taxi) to continue the Trip to the destination or return to his/ her home.

C. **Ambulance assistance:**

If due to an accident or illness, during the course of trip within the policy period, the Insured requires an ambulance, then Our Service provider will assist the Customer by arranging for the same from the nearest hospital or service provider within India.

The service provider will only provide assistance to this service on best effort basis and does not take any kind of medico-legal liability.

D. **Concierge services:**

If during the course of trip, within the policy period, the insured requires the Concierge services, then Our service provider will provide assistance, coordinate and arrange for the below mentioned services

through the appropriate service providers. The services are available in the selected locations (major cities within India) and will be provided on a best effort basis and are subject to availability of the appropriate services providers to render the services.

i. **Flower & Gift Delivery & Arrangement Assistance –** Our service provider will assist the Insured by arranging for delivery of flowers, gifts to their family or business associates for special occasions like birthdays/anniversaries/festivals.
ii. **Dining Referral and Reservation Assistance –** Our service provider will assist the Insured by providing the contact details of restaurants in major cities in India. If requested, the service provider will facilitate in making the reservation on behalf of the insured; recommending restaurants friendly to people with special needs (special dining).
iii. **Movie Tickets/ Special Events and Performance Assistance -** Our service provider will assist the Insured in procuring tickets/passes for special events/performances within India. This will be done on a best-effort basis & tickets cannot be guaranteed in case of sold-out events and movies.
iv. **Golf Course Referral and Reservation Assistance -** Our service provider will assist Insured in registration of a golf booking as per requirement of Insured in the city where the insured is travelling
v. **Wellness Solutions - Spa's, Salon, Health Club –** Our service provider will assist the Insured by providing the contact details of Well Solutions in major cities in India. If requested, and whenever possible, the service provider will facilitate in making the reservation on behalf of the Insured ; recommending Wellness Centre in the city where the insured is travelling.
vi. **Alternate Therapies: Yoga, Naturopathy, Meditation, Aroma –** Our service provider will assist the Insured by providing the contact details of Alternate Therapies in major cities in India. If requested, and whenever possible, the service provider will facilitate in making the reservation on behalf of the Insured in recommending Alternate Therapies Centre.
vii. **Car Rental Services –** Our service provider can refer car rental providers in India

E. **MEDICAL EVACUATION AND REPATRIATION OF MORTAL REMAINS:**

In case a medical situation necessitates a medical evacuation during the course of his/her Trip within the **Policy Period**, then our service provider will arrange an appropriate air and/or surface transportation for moving the Insured to a recommended hospital in the nearest metropolitan city where appropriate medical care would be available.

In case of death of the Insured while on Trip within the Policy Period, our service provider will arrange for repatriating the mortal remains of the Insured to his/her home City/place of residence within India. However the decision to repatriate, how and where and means of transportation adopted would be strictly on grounds of medical necessity and at the sole discretion of the Medical Director of our Service Provider.

Annexure II: Premium Rates (Exclusive of Goods and Services Tax)

a) Daily Commuters Plan

S. No	Benefits		Option 1	Option 2	Option 3
1	Accidental Death		₹ 500000	₹ 1000000	₹ 2000000
2	Permanent Total Disability		₹ 500000	₹ 1000000	₹ 2000000
3	Permanent Partial Disability		₹ 500000	₹ 1000000	₹ 2000000
4	Accidental Hospitalization		₹ 50000	₹ 75000	₹ 100000
5	Home Insurance a) Fire and Allied Peril b) Burglary		₹ 200000	₹ 350000	₹ 500000
6	Assistance Service – Private Car Break Down		Available	Available	Available
7	Bag Insurance - Theft and robbery and	Laptop	₹ 25000	₹ 40000	₹ 60000
		Mobile	₹ 15000	₹ 25000	₹ 50000
		ID proof	₹ 800	₹ 1200	₹ 2000

	no mysterious disappearance	Sun Glasses	₹ 1000	₹ 1500	₹ 2500
		Credit Card Cover	₹ 15000	₹ 25000	₹ 50000
Premium excluding GST – Annual basis			**₹ 942**	**₹ 1570**	**₹ 2559**
Premium excluding GST – 1 month			**₹ 264**	**₹ 389**	**₹ 587**
Premium excluding GST – 3 months			**₹ 433**	**₹ 684**	**₹ 1080**
Premium excluding GST – 6 months			**₹ 730**	**₹ 1201**	**₹ 1943**

b) Business Plan

S. No	Benefits		Option 1	Option 2	Option 3	Option 4
1	Accidental Death		₹ 1000000	₹ 2500000	₹ 1000000	₹ 2500000
2	Permanent Total Disability		₹ 1000000	₹ 2500000	₹ 1000000	₹ 2500000
3	Permanent Partial Disability		₹ 1000000	₹ 2500000	₹ 1000000	₹ 2500000
4	Accidental Hospitalization		₹ 100000	₹ 200000	₹ 100000	₹ 200000
5	Home Insurance a) Fire and Allied Peril b) Burglary		₹ 200000	₹ 400000	₹ 200000	₹ 400000
6	Bag Insurance - Theft and robbery and no mysterious disappearance	Laptop	Not Available	Not Available	₹ 40000	₹ 60000
		Mobile	Not Available	Not Available	₹ 25000	₹ 50000
		ID proof	Not Available	Not Available	₹ 1200	₹ 2000
		Sun Glasses	Not Available	Not Available	₹ 1500	₹ 2500
		Credit Card Cover	Not Available	Not Available	₹ 25000	₹ 50000
7	Trip Cancellation		up to ₹ 100000	up to ₹ 150000	up to ₹ 100000	up to ₹ 150000
8	Trip Curtailment		up to ₹ 15000	up to ₹ 25000	up to ₹ 15000	up to ₹ 25000
9	Trip Delay		₹ 7500 Deductible : 6 Hours	₹ 12500 Deductible : 6 Hours	₹ 7500 Deductible : 6 Hours	₹ 12500 Deductible : 6 Hours
10	Missed connections		Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 5000 Flight: up to ₹7500	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 5000 Flight: up to ₹7500
11	Loss of Checked in baggage		Up to ₹ 10000 one item within one piece of baggage = 10% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI	Up to ₹ 15000 one item within one piece of baggage = 20% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI	Up to ₹ 10000 one item within one piece of baggage = 10% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of	Up to ₹ 15000 one item within one piece of baggage = 20% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of

					baggage = 50% of the SI	baggage = 50% of the SI
12	Bounced Hotel and Flight		Up to ₹ 10000	Up to ₹ 20000	Up to ₹ 10000	Up to ₹ 20000
13	Emergency Hotel Extension		If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000. Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000. Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000. Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000. Deductible - 2 days
14	Medical Evacuation and Repatriation of Remains		Up to ₹ 200000	Up to ₹ 200000	Up to ₹ 200000	Up to ₹ 200000
15	Assistance Services	Private Car Break Down	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
		Taxi Breakdown	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
		Ambulance Assistance	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
		Concierge services	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
		Medical Evacuation	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
		Repatriation	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
Premium excluding GST - Annual Multi Trip			**₹ 1308**	**₹ 2515**	**₹ 1933**	**₹ 3625**

Premium excluding GST - 1-7 days	**With Assistance Services**	**₹ 102**	**₹ 156**	**₹ 128**	**₹ 202**
	Without Assistance Services	**₹ 64**	**₹ 118**	**₹ 90**	**₹ 164**
Premium excluding GST - 8-15 days	**With Assistance Services**	**₹ 139**	**₹ 239**	**₹ 191**	**₹ 330**
	Without Assistance Services	**₹ 101**	**₹ 201**	**₹ 153**	**₹ 292**

c) Vacations Plan

S. No	Benefits		Option 1	Option 2	Option 3	Option 4
1	Accidental Death		₹ 1000000	₹ 2000000	₹ 1000000	₹ 2000000
2	Permanent Total Disability		₹ 1000000	₹ 2000000	₹ 1000000	₹ 2000000
3	Permanent Partial Disability		₹ 1000000	₹ 2000000	₹ 1000000	₹ 2000000
4	Accidental Hospitalization		₹ 100000	₹ 200000	₹ 100000	₹ 200000
5	Home Insurance a) Fire and Allied Peril b) Burglary		₹ 200000	₹ 400000	₹ 200000	₹ 400000
6	Bag Insurance - Theft and robbery and no mysterious disappearance	Laptop	Not Available	Not Available	₹ 40000	₹ 60000
		Mobile Phone	Not Available	Not Available	₹ 25000	₹ 50000
		ID Proof	Not Available	Not Available	₹ 1200	₹ 2000
		Sun Glasses	Not Available	Not Available	₹ 1500	₹ 2500
		Credit Card Cover	Not Available	Not Available	₹ 25000	₹ 50000
7	Trip Cancellation		up to ₹ 100000	up to ₹ 150000	up to ₹ 100000	up to ₹ 150000
8	Trip Curtailment		up to ₹ 15000	up to ₹ 20000	up to ₹ 15000	up to ₹ 20000
9	Trip Delay		₹ 7500 Deductible : 6 Hours	₹ 10000 Deductible : 6 Hours	₹ 7500 Deductible: 6 Hours	₹ 10000 Deductible : 6 Hours
10	Missed connections		Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 3000 Flight: up to ₹ 5000
11	Loss of Checked in baggage		Up to ₹ 10000 one item within one piece of baggage = 10% of the SI More than one item of baggage, then maximum reimbursement for all items	Up to ₹ 15000 one item within one piece of baggage = 20% of the SI More than one item of baggage, then maximum reimbursement for all items	Up to ₹ 10000 one item within one piece of baggage = 10% of the SI More than one item of baggage, then maximum reimbursement for all items	Up to ₹ 15000 one item within one piece of baggage = 20% of the SI More than one item of baggage, then maximum reimbursement for all items

			within one piece of baggage = 50% of the SI	within one piece of baggage = 50% of the SI	within one piece of baggage = 50% of the SI	within one piece of baggage = 50% of the SI
12	Bounced Hotel and Flight		Up to ₹ 15000	Up to ₹ 20000	Up to ₹ 15000	Up to ₹ 20000
13	Emergency Hotel Extension		If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000. Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 25000. Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000. Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 25000. Deductible - 2 days
14	Medical Evacuation and Repatriation of Remains		Up to ₹ 200000	Up to ₹ 300000	Up to ₹ 200000	Up to ₹ 300000
15	Adventure Sports		Covered, only in case of Accidental Death or Permanent Total Disablement	Covered, only in case of Accidental Death or Permanent Total Disablement	Covered, only in case of Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains	Covered, only in case of Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains
16	Assistanc e Services	Private Car Break Down	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
		Taxi Breakdown	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
		Ambulance Assistance	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
		Concierge services	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips

		Medical Evacuation	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
		Repatriation	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
Premium excluding GST - Annual Multi Trip			**₹ 1297**	**₹ 2411**	**₹ 1922**	**₹ 3522**
Premium excluding GST - 1-7 days	**With Assistance Services**		**₹ 109**	**₹ 165**	**₹ 135**	**₹ 210**
	Without Assistance Services		**₹ 71**	**₹ 127**	**₹ 98**	**₹ 173**
Premium excluding GST - 8-15 days	**With Assistance Services**		**₹ 150**	**₹ 247**	**₹ 202**	**₹ 338**
	Without Assistance Services		**₹ 112**	**₹ 209**	**₹ 164**	**₹ 301**
Premium excluding GST - 16-30 days	**With Assistance Services**		**₹ 233**	**₹ 412**	**₹ 336**	**₹ 594**
	Without Assistance Services		**₹ 195**	**₹ 374**	**₹ 298**	**₹ 557**

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