

# Travel Insurance Policy

Policy ID: UIN: UNITIOP21251V032021 | Category: Human - Travel Insurance

Provider: Universal Somp General Insurance

## 1. Policy Period & Validity

Standard Duration:	Trip Specific (Max 180 Days)
Validity Basis:	Start Date to End Date (Short Term)

## 2. Policy Overview

A comprehensive travel insurance plan designed to cover medical emergencies, trip inconveniences, and personal liabilities while traveling abroad. It covers individuals, families, and students against unforeseen financial losses.

**Ideal For:** *Essential for international travelers (tourists, students, business travelers) to protect against high medical costs abroad, flight delays, and loss of baggage or passport.*

## 3. Eligibility Criteria

- **Entry Age (General):** 1 Year to 70 Years
- **Entry Age (Senior):** Up to 90 Years allowed under specific plans
- **Trip Duration:** Single Trip (Max 180 Days), Multi-Trip (Max 30/45 days per trip)
- **Student Plan:** Max 365 days
- **Geographical Scope:** Worldwide or Worldwide Excluding US/Canada

## 4. Sum Insured Eligibility

- **Silver Plan:** Standard Coverage Limits
- **Gold Plan:** Enhanced Coverage Limits
- **Platinum Plan:** Maximum Coverage Limits
- **Student Plan:** Tailored for Education (Includes Tuition protection)

## 5. Scope of Coverage

- **Medical Expenses:** Covers inpatient/outpatient treatment, X-rays, and medical evacuation.
- **Dental Treatment:** Covers acute anesthetic treatment of natural teeth.
- **Repatriation of Remains:** Transport of mortal remains to India or local burial.
- **Total Loss of Checked Baggage:** Reimbursement for baggage lost by carrier (Max 50% per bag, 10% per article).
- **Loss of Passport:** Reimbursement of actual expenses to obtain a duplicate passport.
- **Personal Accident:** Pays Sum Insured to legal heirs in case of death.
- **Trip Delay:** Reimbursement of additional expenses if flight delayed >12 hours.

- **Trip Cancellation:** Indemnifies non-refundable travel costs if trip cancelled due to death/sickness of self or family.
- **Hijack Distress:** Pays daily allowance (e.g., \$125) if hijacked for >12 hours.
- **Personal Liability:** Covers legal liability for property damage or injury to third parties.

## 6. Optional Add-On Covers

- + **Study Interruption (Student):** Reimbursement of tuition fees if hospitalization (>1 month) or death of family forces discontinuation.
- + **Sponsor Protection (Student):** Reimbursement of tuition fees if the Sponsor dies due to accidental injury.
- + **Compassionate Visit:** Covers round-trip ticket for one family member if Insured is hospitalized for >7 days.

## 7. Major Exclusions

- x **Pre-Existing Diseases:** Any condition diagnosed or treated within 36 months prior to travel.
- x **Self-Inflicted/Suicide:** Intentional harm, suicide, or attempted suicide.
- x **Alcohol/Drugs:** Claims arising from the use of alcohol or drugs.
- x **Adventure Sports:** Skiing, skydiving, racing, mountaineering, etc. (unless declared).
- x **Pregnancy:** Childbirth and consequences excluded (except acute complications before 38th week).
- x **War & Terrorism:** Loss due to war, invasion, or nuclear contamination.

## 8. Claims & Administration

### Claims Procedure:

- **Notification:** Immediately contact the Alarm Center (Overseas Assistance Provider) while abroad.
- **Mandatory Approval:** No claim payable on return to India if not informed to Alarm Center while abroad.
- **Documents (Medical):** Discharge summary, bills, prescriptions. Dental claims must specify tooth treated.
- **Documents (Baggage):** Property Irregularity Report (PIR) from airline is mandatory.
- **Documents (Passport):** Police Report obtained within 24 hours of theft.

### Policy Terms:

- **Cancellation:** Insured can cancel with 7 days notice. Refund applicable only if no claim made.
- **Automatic Extension:** Policy extends by 7 days if delayed by public transport.
- **Deductible:** A specified amount is borne by You for each claim (e.g., Medical, Baggage).