

Travel Accident Plan

Policy ID: UIN: ACC/TRAVEL/2024-25 | Category: Accident - Travel

Provider: Universal Accident Insurance Co.

1. Policy Period & Validity

Standard Duration: 1 Year

Validity Basis: Annual Renewal

2. Policy Overview

Financial protection against accidental death, disability, and medical emergencies during travel.

Ideal For: *Travelers and frequent commuters.*

3. Eligibility Criteria

- **Age:** 18 to 70 Years

4. Sum Insured Eligibility

- **Limit:** Rs 1 Lakh to Rs 50 Lakhs

5. Scope of Coverage

- Accidental Death.
- Permanent/Partial Disability.
- Medical expenses during travel.

7. Major Exclusions

x Non-accident illnesses, war, terrorism

8. Claims & Administration

Claims Procedure:

- Travel itinerary, police report, and medical certificates required

Policy Terms:

- Coverage limited to travel period
- Deductible: Rs 1,000 per claim