



International Travel Insurance  
**Group Overseas Travel Guard**

Policy Certificate Number: 40004183



Powered by



**Tata AIG General Insurance Company Limited**

(A company incorporated under Indian Companies Act, 1956 and licensed by Insurance Regulatory and Development Authority of India (IRDAI) vide Regd.No. 108) Regd. Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai, 400013

Intermediary: PhonePe Insurance Broking Services Private Ltd. (IRDA/DB 822/20), IMD Code - 21BRG666, Phone - 022-68727888.  
PhonePe Private Limited, Office -2, Floor 4, 5, 6, 7, Wing A, Block A, Salarpuria Softzone, Service Road, Green Glen Layout, Bellandur, Bengaluru, Karnataka - 560103 Master Policy Number: 0239304781. CIN : U85110MH2000PLC128425. UIN : TATTGOP21014V012021



## Group Overseas Travel Guard Policy

Selected countries Canada		Number of passengers 1 Passenger(s)	
Policy Certificate Number 40004183	Sum insured \$ 200,000	Coverage start date 01/07/2022 1:00	Coverage end date 02/07/2022 23:59:59
Certificate Issue Date 26/06/2022 18:31:38			

## Policy Buyer's details

Vishnu Sunkara

Email address

vishnusunkara17@gmail.com

### Premium Details

Net Premium	Rs. 150.84
State GST	Rs. 13.58
Central GST	Rs. 13.58
Integrated GST	Rs. 0.00
<b>Gross Premium</b>	<b>Rs. 178.00</b>

## Who's Travelling

VISHNU VARDHAN SUNKARA

DOB	Passport No.	Nominee name & relationship	Medical History
17-Jun-1999	U3266972	SUNKARA RAVI CHANDRA, Father	No medical conditions declared



## Coverage Details



### Medical Expenses and Evacuation

Cover: USD 200,000

Deductible USD 100 (has to be borne first by the insured)

In case of sickness or accidental injury whilst on an overseas trip, we will cover the cost of treatment that includes ambulance cost, day-care treatment and inpatient hospitalisation.



### Personal Accident

Cover: USD 30,000

Benefit amount for accidental bodily injury, resulting in death or permanent total disability during the course of your journey.



### Loss of Checked in Baggage

Cover: USD 1,500

Will reimburse non refundable cost of an entire piece of Checked-In Baggage and its contents, held in the care, custody and control of the Common Carrier, due to Theft or misdirection by the Common Carrier



### Pandemic Cover

Cover: USD 200

You will receive a fixed amount as specified in case you're detected with pandemic disease including Covid-19.



### Delay of checked in Baggage

Cover: USD 100

Deductible 12 hours (has to be borne first by the insured)

Will pay a benefit amount if Insured Person's Checked-in Baggage is delayed or misdirected by Common Carrier for more than 12 hours from the time Insured Person arrives at the destination.



### Loss of Passport

Cover: USD 250

In case your passport is lost, stolen or damaged outside your country, we will cover the expenses incurred by you to obtain a duplicate passport.



### Outpatient Expenses

Cover: USD 2,500

We will reimburse OPD treatment expenses including medicines, diagnostic tests, etc. as mentioned in policy wordings.



### Common Carrier Delay

Cover: USD 200

Deductible 6 hrs (has to be borne first by the insured)

Will reimburse any expenses for meals and lodging which were incurred if the insured person's overseas trip is delayed due to late departure of flight.



### Trip Cancellation

Cover: USD 1,000

In the event of an unavoidable cancellation of the overseas trip because of any of the reasons listed in the policy wordings then we will cover the non-refundable travel expense for your overseas trip.



### Missed Connection

Cover: USD 500

Nil (has to be borne first by the insured)

We will cover you for the travel charges incurred by you in case you miss a connecting flight due to certain delay/cancellation of your flight from India.



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#### Hospitalisation Daily Allowance

Cover: USD 500

Deductible 24 hrs (has to be borne first by the insured)

We will pay you a fixed daily cash allowance in case of your hospitalisation.



#### Loss of Cash

Cover: USD 1,000

Will indemnify the Insured Person for any loss of currency arising out of Theft, Robbery or dacoity in relation to Insured Person during Overseas Trip.



#### Personal Liability

Cover: USD 250,000

Deductible USD 100 (has to be borne first by the insured)

We will cover you for any legal expenses incurred by you towards damages or third party civil claims during your overseas trip.



#### Trip Interruption

Cover: USD 300

In the event of alteration/shortening of trip due to listed reasons as mentioned in policy wordings, We will cover the non-refundable Travel /accommodation expenses of your overseas trip.



#### Accidental death(Common Carrier)

Cover: USD 5000

Benefit covers for an accidental bodily injury, resulting in death during the course of your journey while travelling in a common carrier such as aircraft, rail, tram or bus.



#### Emergency Dental Expense

Cover: USD 500

Deductible USD 100 (has to be borne first by the insured)

We will cover the treatment expenses related to dental services availed by you for immediate relief of dental pain or due to accidental dental injury suffered by you.



#### Bounced booking of accommodation

Cover: USD 500

In case you are unable to get confirmation on booking of your hotel services then we will reimburse you the cost of expenses relating to transportation to the alternative hotel, cost of similar room type and hotel if availed by you in the same city.



#### Compassionate visit Travel

Cover: USD 1,000

In case illness/injury to the insured requiring Emergency care, we will reimburse cost of travel for an immediate family member to place of hospitalisation.



#### Repatriation of mortal remains

Cover: Included

We will settle the expenses incurred by the insured's beneficiary in the event of death of the insured during the trip



#### Hijack Cover

Cover: USD 600

Deductible 24 hrs (has to be borne first by the insured)

If the Common Carrier in which you are travelling has been Hijacked, you will receive a distress allowance per day up to the maximum number of days as specified.



#### Home Burglary Insurance

Cover: INR 250,000

We will pay you for the claims made in respect of loss or damage to contents of your home in India caused by actual or attempted burglary and /or robbery.



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#### Key Replacement

Cover: USD 400

In case you lose your residence and/or vehicle keys whilst on the overseas trip, we will pay for its replacement



#### Major Travel Event Cover

Cover: Included

You will be covered in case travel is ceased due to the pandemic



#### Adventure Sports Cover

Cover: Included

In case of you are injured while participating in adventure sports, your treatment will be covered as specified.



#### Bounced Booking of Airlines

Cover: USD 500

You will be covered as specified in case you are denied boarding your flight despite a confirmed booking.





## Declaration

I, on behalf of all the insured [as stated by me], understand that this policy has been issued, purely based on the information vis-a-vis declaration, as provided by me to the Group Organiser. I, further understand that the policy shall not be valid from its inception [void ab initio], if any of such information provided by me, is found to be incorrect. I fully understand that this policy shall not cover any pre-existing medical condition(s)/injury(ies)/illness(es)/deformity(ies), complication(s) and likewise, arising from them, whether declared or undeclared.

## Terms and Conditions

- The End Insured must be Completely Vaccinated (2 doses completed) prior to scheduled Travel except for the children aged 18 years or less.
- Any Travel to Group Events for example Destination Weddings, MICE events etc. will not be covered except for the Self and Immediate family Members travel.
- Any Covid Contingency related cover will trigger only if self test Covid positive and not the travelling Companion or any other family member.
- For Covid related Claims to be payable, The Covid should be diagnosed on the Overseas Journey only (Positive RT-PCR report during the Overseas journey only).
- Customers must carry a negative PCR certificate in printed form, from a government-approved laboratory in India (ICMR) or a certified designated laboratory issued no more than 72 hours before departure. 72Hours is calculated from the time of sample collection.
- Pre-existing Disease and Maternity related Claims not to be covered
- Any E Voucher, Credit shell or any other Coupon received on the account of Trip Cancellation etc. from the Service Provider will be considered as refunded portion
- Any quarantine/trip interruption induced by govt or authorities or airlines is not valid. Any Coverage valid only if the person himself is COVID positive.
- Insured Member having any symptoms prior to travel or in close contact with Covid-19 positive [patient in last 14 days prior to travel date, he/she shall not be eligible for any claim related to Covid-19.

## For any assistance, contact the insurer at the numbers below

**24x7 toll-free support from within India**

1800 266 7780

### Request callback from anywhere in the world

For other policies: +91 - 022 68227600 (Call back facility available)

For America's policies: +1-833-440-1575 (Toll-free within the US and Canada)

Insurance is the subject matter of solicitation. For complete details please refer to the policy wordings. Policy Servicing/Grievances/Complaints : The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint / claim, please feel free to call our Toll free number 1800-266-7780/022-66939500 (toll free) or you may email to the customer service desk at customersupport@tataaig.com. Senior citizens can call our dedicated line at 1800 22 9966. Please refer The Company's website for the detailed grievance redressal policy. Prohibition of Rebates - Section 41 of Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees. Consolidated Stamp Duty has been paid to the State Exchequer.



## Address for Reimbursement Claim(For Insured only)

### Claims Department

Tata AIG General Insurance company Ltd. A-501, 5th Floor, Building No. 4, Infinity Park, Gen. A. K. Vaidya Marg, Dindoshi, Malad (E), Mumbai, India - 400 097. Visit our website :[www.tataaig.com](http://www.tataaig.com) OR Email at [customersupport@tataaig.com](mailto:customersupport@tataaig.com) OR Call our 24x7 toll free helpline 1800-266-7780 (Accessible from all lines) OR 1800-22-9966 (Accessible from BSNL/MTNL Lines)

## Assistance Contact (For Insured only)

### For excluding the Americas Policies:

Call: +91 - 022 68227600 (Call back facility Available) Email - [ea.tataclaims@europ-assistance.in](mailto:ea.tataclaims@europ-assistance.in) For the Americas Policies: Please call: +1-833-440-1575 (Tollfree within US and Canada) Email - [tata.aig@europ-assistance.in](mailto:tata.aig@europ-assistance.in)

## US Medical Claims (For Providers Only)

### Mail Medical Claims to:

Europ Assistance India Star Hub Building number 2, floor 7, Near ITC Maratha, Andheri E Mumbai - 400 059 Please call: +1-833-440-1575 (Tollfree within US and Canada) Email id- [tata.aig@europassistance.in](mailto:tata.aig@europassistance.in)