

EXPIRATION OF POLICY:

Your Policy will terminate on the last day for which premium has been paid or on return to India or 14 days from the date of commencement of the Insured Journey, whichever is earlier.

However, The Insured Person's coverage under this Policy ends on the earliest of:

- 1) the Policy Expiration date as stated above; or
- 2) the Policy is terminated; or
- 3) the date the Insured Person requests, in writing, that his or her coverage be terminated; or
- 4) Termination of the Insured Journey.

Renewal Conditions:

The Single Trip Insurance is non-renewable, not cancelable and not refundable while effective. Cancellation of the Policy may be done only prior to the Effective Date stated in the Policy Schedule and will be subject to deduction of cancellation charge by Us.

Cancellation of the Policy:

We may cancel this Policy at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you a 15 Days notice delivered to You, or mailed to Your last address as appears in

Our records, stating when such cancellation shall be effective. In the event of cancellation for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium.

How to lodge a claim:

Claims for which prior intimation has not been given to the Assistance Company must be lodged with Tata AIG General Insurance Company within 30 days. However it is advisable to register a claim abroad by informing the assistance company.

Call these local helpline numbers in India, in your respective cities –
Mumbai - +91-022-66939500, Delhi - +91-011-66603500,
Bengaluru - +91-080-66500001, Pune - +91-020-66014156,
Chennai - +91-044-66841050, Hyderabad - +91-040-66629882,
Ahmedabad - +91-079-66610201

Sum Insured Enhancement:

Sum insured can be enhanced only at the time of renewal subject to no claim have been lodged/ paid under the policy. If the insured enhances the basic sum insured one grid up, no fresh medicals shall be required. In cases where the basic sum insured enhanced is more than one grid up, the case shall be subject to medicals. In case of enhancement in the basic sum insured waiting period will apply afresh in relation to the amount by which the basic sum insured has been enhanced. However the quantum of enhancement shall be at our sole discretion.

Section 41 of Insurance Act 1938 (Prohibition of rebates)

1. 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 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 prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

Asia Travel Guard Policy UIN: IRDA/NL-HLT/TAG/P-T/V/241/13-14



Claims Registration
SMS 'CLAIM' to 5616181,
e-mail:
general.claims@tata-aig.com



Call
24x7 Toll Free helpline
18002667780
Or 1800 22 9966
(only for senior citizen policy holders)



Write to us
Accident and Health Claims,
Tata AIG General Insurance Company Limited
A-501, 5th Floor, Building No. 4,
Infinity Park, Dindoshi, Malad (E),
Mumbai, India - 400 097.

IRDA of India REGULATION NO 5: This policy is subject to regulation 5 of IRDA of India (Protection of Policyholder's Interests) Regulation.

Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale.

Tata AIG General Insurance Company Limited

Registered Address:- Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai- 400013.

Visit us at www.tataaiginsurance.in Toll Free Number: 1800 266 7780 Fax: 022 6693 8170

IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425

TAG/IC/B/ATG/Aug 14/4

Ver 3/AII 320

Asia! We've got you covered...



Asia Travel Guard Policy



WITH YOU ALWAYS

Asia Travel Guard Policy UIN: TATTIOP06003V010506

Holidays are the perfect opportunity to enjoy yourself and be with your loved ones. these special moments of togetherness are meant to be cherished for ever. With Tata AIG's Asia Travel Guard we ensure that every single moment of your holiday remains a sweet memory. So go ahead and enjoy!! because we understand that's what the holidays are meant to be!!

SALIENT FEATURES AND BENEFITS:



Accidental Death and Dismemberment¹



Assistance Services²



Accident and Sickness Medical Expenses³



Baggage Delay⁴



Personal Liability⁵



Baggage Loss⁶



Loss of Passport⁷



Emergency Medical Evacuation⁸



Repatriation of Remains⁹

Benefits	Plan	Plan
	Silver	Gold
Accidental Death and Dismemberment (24 Hrs) ¹	\$10,000	\$15,000
Accident and Sickness Medical Expense ³	\$50,000	\$200,000
Deductible	\$100	\$100
The following Maximum eligible expenses per Sickness or Disease are applicable to Insured Persons Aged 56-70, regardless of the plan / option purchased.		
Hospital Room and Board and Hospital miscellaneous	Maximum \$1,500 per day upto 30 days whichever is less.	
Intensive Care Unit	Maximum \$3,000 per day upto 7 days whichever is less.	
Surgical Treatment	Maximum \$10,000	
Anesthetist Services	Upto 25% of Surgical Treatment	
Physician's Visit	Maximum \$75 per Day upto 10 visits	
Diagnostic and Pre-Admission Testing	Maximum \$500	
Ambulance Services	Maximum \$400	
Assistance Services ²	INCLUDED*	INCLUDED*
Checked Baggage Delay ⁴	N/A	\$75
Deductible	N/A	N/A
Checked Baggage Loss ⁶	\$500	\$1,000
Emergency Medical Evacuation ⁸	INCLUDED*	INCLUDED*
Loss of Passport ⁷	\$250	\$250
Deductible	\$30	\$30
Personal Liability ⁵	\$100,000	\$200,000
Deductible	\$200	\$200
Repatriation of Remains ⁹	INCLUDED*	INCLUDED*

* INCLUDED under the benefit limit of Accident and Sickness Medical Expense Benefit.

Maximum amount to be reimbursed per bag is 50% and maximum value per article contained in any bag is 10% of sum (s) Insured

Note: 1. This is a Single Trip Policy and covers persons in the age group from 6 months to 70 years.

2. This policy can be issued to an individual and/or family.

3. The family includes self, spouse and dependent children.

PREMIUM TABLE						Amount in INR ^
	SILVER			GOLD		
Age Band	0.6 - 35 Years	36 - 55 Years	56 - 70 Years	0.6 - 35 Years	36 - 55 Years	56 - 70 Years
Days of Travel						
1-4	334	366	594	399	437	709
5-8	445	487	791	531	582	944
9-14	637	697	939	761	833	1,122

Premium Chart (inclusive of 18% GST)

Premiums are subject to change with prior approval from IRDA

Countries Covered: All countries in Asia except Korea and Japan.

EXCLUSIONS:

This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of: • Where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition; or • Any Pre-existing Condition or any complication arising from it; or • Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection; or • serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip; or • being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or • participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or • operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or • any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or • any 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. - 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. • any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism; or • The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, (However, the above only applies if 50 or more persons sustain death within 90 Days of the date of the incident) or • The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or • Performance of manual work for employment or any other hazardous occupation, self exposure to needless peril (except in an attempt to save human life); or • Congenital anomalies or any complications or conditions arising therefrom; or • Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which You are untrained • The Insured Person riding on a motorcycle or any other two wheeled motorized mode of conveyance as driver or as passenger. • Any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or • For any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest; • Any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Cuba or Democratic Republic of Congo; or • Any loss, injury, damage or legal liability arising directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons. • Any non medical expenses (list enclosed – Annexure I of Policy Wordings) For list of complete detailed exclusions, please refer policy wordings