

## **TATA AIG Travel Insurance - Group International**

### Certificate Of Insurance

Intermediary/ Broker Name: WILLIS TOWERS WATSON INDIA INSURANCE BROKERS PRIVATE LTD.

Intermediary/Broker License Number: 209

Intermediary/Broker Contact No.: 9871411598

Issuing Office : BANGALORE

Servicing Office: BANGALORE

Partner Application number :

Policyholder name & Correspondence Address:  
**COGNIZANT TECHNOLOGY SOLUTIONS INDIA PRIVATE LIMITED**  
 SDB 1 - GROUND TO 3RD FLOOR, PLOT NO.H-4,  
 ACADEMY BLOCK - GROUND TO 3RD FLOOR  
 SIPCOT IT PARK, PADUR POST, SIPCOT IT PARK  
 KANCHEEPURAM  
 TAMIL NADU  
 603103  
 INDIA

Policy Number : 0239867801



For policy details,  
Please scan the QR  
code

Insured Person Name & Correspondence Address:

Palavesamuthu Umadevi  
**MADRAS EXPORT PROCESSING ZONE MEPZNATIONAL HIGHWAY**  
 TAMBARAM Chennai  
 Chennai  
 CHENNAI  
 TAMIL NADU  
 600045  
 INDIA

Certificate Number : 50003222

Insured Person E-mail Id: Umadevi.Palavesamuthu@cognizant.com

Age : 45

Insured Person Date Of Birth: 24-07-1980

Insured Person Passport Number: C7751454

Insured Person Contact No. : 8754000609

Purpose Of Trip: Business

Nature of Trip: Single Trip

Number of Travel days : 15

Country(ies)

Zone of visit : WW IN US-CAN

Certificate Issue Date: 21-01-2026

Cover Period From: 01-02-2026

Cover Period To: 15-02-2026

#### **Premium Details**

Net Premium (Rs.)	1,245.76
IGST 18% (Rs.)	224.24
Gross Premium (Rs.)	1,470.00

#### **Insured Person**

SR No.	Name Of Insured Person	GENDER	DOB	PASSPORT	NOMINEE
1	Palavesamuthu Umadevi	Female	24-07-1980	C7751454	Jai Janani Radhakrishnan

#### **Nominee Details**

SR No.	Name Of NOMINEE	GENDER	DOB	Relationship with Insured Person	Address
1	Jai Janani Radhakrishnan	Female	26-05-2002	Niece	A 204 Pimpleeshwar Apartments , Draksha Baug Mini land Bhandup West Mumbai 78

Plan Name:COGNIZANT WW-98 SI2.5L NEW

Coverage Details:

#### **TATA AIG General Insurance Company Limited**

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

24x7 Customer Support No.: 022 6489 8282 or 18002671955 (Senior Citizen) Fax : 022 6693 8170 Email: customersupport@tataaig.com Website: www.tataaig.com

IRDA of India Registration No : 108 CIN : U85110MH2000PLC128425 TATA AIG Travel Insurance - Group International PAN : AABCT3518Q  
 UIN : TATTGOP25046V032425

Sr No.	Coverage	Overseas Trip / Trip	Sum Insured INR	Sum Insured USD	Aggregate Limit INR	Aggregate Limit USD	Deductible INR	Deductible USD	Copay	Sub limits	Conditions
1	Add on-Accommodation cancellation	Overseas Trip	0	1000	0	0	0	0	0		
2	Add on-Bail Bond	Overseas Trip	0	1000	0	0	0	100	0		
3	Add on-Common Carrier Delay	Overseas Trip	0	500	0	0	0	0	0	Flight Delay only USD 100 per day Max upto 5 days Deductible 12 Hours	
4	Add on-Compassionate Visit Stay	Overseas Trip	0	1000	0	0	0	100	0		
5	Add on-Compassionate Visit Travel	Overseas Trip	0	1000	0	0	0	100	0		
6	Add on-Delay of Checked-in baggage	Overseas Trip	0	150	0	0	0	0	0	Deductible 12 Hours	
7	Add on-Hijack Daily Allowance	Overseas Trip	0	500	0	0	0	0	0	USD 50 per day Max upto 10 days Deductible 24 hours	
8	Add on-Loss of Checked-in Baggage	Overseas Trip	0	1000	0	0	0	0	0	(Per baggage/Per Article Limit - 50%/10%)	
9	Add on-Loss of Passport	Overseas Trip	0	250	0	0	0	30	0		
10	Add on-Personal Liability	Overseas Trip	0	100000	0	0	0	200	0		
11	Add on-Replacement and Rearrangement - Business Trip Only	Overseas Trip	0	5000	0	0	0	0	0		
12	Add on-Trip Cancellation	Overseas Trip	0	1000	0	0	0	0	0		
13	Add on-Trip Interruption	Overseas Trip	0	1000	0	0	0	0	0		
14	Add-on - Terrorism Cover	Overseas Trip	0	0	0	0	0	0	0	Included in Medical Expenses - Accident & Illness	
15	Base Cover-Accidental Death(24 Hours)	Overseas Trip	0	100000	0	100000	0	0	0		
16	Base Cover-Hospital Daily Cash	Overseas Trip	0	500	0	0	0	0	0	USD 50 per day Max upto 10 days Deductible-24 hours	
17	Base Cover-Medical Expenses - Accident and Illness	Overseas Trip	0	250000	0	0	0	100	0		
18	Extension-Emergency Dental Expense	Overseas Trip	0	250	0	0	0	100	0		

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19	Extension-Emergency Medical Evacuation	Overseas Trip	0	250000	0	0	0	100	0		Included In Medical Expenses - Accident and Illness
20	Extension-Maternity Expenses	Overseas Trip	0	0	0	0	0	0	0		Included in Medical Expenses - Accident and Illness Waiting Period: NIL***
21	Extension-Outpatient expenses	Overseas Trip	0	250000	0	0	0	100	0		Included in Medical Expenses - Accident and Illness
22	Extension-Pre-Existing Disease Cover for a Life Threatening Condition	Overseas Trip	0	0	0	0	0	0	0		Included in Medical Expenses - Accident and Illness
23	Extension-Repatriation of Mortal Remains	Overseas Trip	0	250000	0	0	0	100	0		Included In Medical Expenses - Accident and Illness

Conditions (if any):- Overseas Assistance Services included in Medical Expenses - Accident and Illness. Aggregate Limit (Per incident) for Accidental Death is \$250000 Maximum Trip Duration is 365 days per person per trip. \*\*\*Maternity expenses will not include any routine screenings, visits, medical expenses like check-ups, and routine exams during pregnancy. In case of any extension of insurance coverage period, Good Health Declaration and No Claim Declaration is required from insured person along with the request for extension. Master Policyholder shall facilitate obtaining both the declaration from insured person and confirm to Insurer on behalf of insured person through designated business Email Id:ryan.michael@wtwco.com authorized by the Master Policyholder

Insurance is the subject matter of solicitation. For complete details please refer to the Policy.

"For complete benefits, terms & conditions please refer the below link.

[https://www.tataaig.com/s3/tata\\_aig\\_travel\\_insurance\\_group\\_international\\_policy\\_wordings\\_517f26e6b5.pdf](https://www.tataaig.com/s3/tata_aig_travel_insurance_group_international_policy_wordings_517f26e6b5.pdf)

The Certificate of Insurance has to read in conjunction with the Policy Wordings. Only the benefits/covers opted and mentioned in this Certificate of Insurance will be applicable.

#### Claims Administrators Details

Address for Reimbursement Claim(For Insured only)	Assistance Contact (For Insured only)	US Medical Claims (For Providers Only)
<b>Claims Department</b> Tata AIG General Insurance Company Ltd 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063 Visit our website : <a href="http://www.tataaig.com">www.tataaig.com</a> OR Email at <a href="mailto:general.claims@tataaig.com">general.claims@tataaig.com</a> OR Call our 24*7 Customer Support No. 022 6489 8282 (Accessible from all lines) OR 1800 2671955 (Accessible from BSNL/MTNL Lines)	<b>For excluding the Americas Policies:</b> Call: +91 – 22 68227600 (Call back facility Available) Email - <a href="mailto:ea.tataclaims@europ-assistance.in">ea.tataclaims@europ-assistance.in</a> <b>For the Americas Policies:</b> Please call: +1-833-440-1575 (Tollfree within US and Canada) Email - <a href="mailto:tata.aig@europ-assistance.in">tata.aig@europ-assistance.in</a>	<b>Plan Type:COGNIZANT WW-98 SI2.5L NEW</b> <b>Policy Certificate #:</b> 50003222 <b>Mail Medical Claims to:</b> Europe 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 - <a href="mailto:tata.aig@europassistance.in">tata.aig@europassistance.in</a>

#### 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 24\*7 Customer Support No.: 022 6489 8282/022-66939500 (tolled) or you may email to the customer service desk at [customersupport@tataaig.com](mailto:customersupport@tataaig.com). Senior citizens can call our dedicated line at 18002671955. Please refer The Company's website for the detailed grievance redressal policy.

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Prohibition of Rebates – Section 41 of Insurance Act, 1938 as amended by Insurance Laws I 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

Place : BANGALORE

This certificate of insurance shall at all times be read in conjunction with the Master Policy including as to the T&Cs of the master policy, the sum insured under the master policy, and the premium payable under the master policy.

**Policy Servicing Office**

2ND FLOOR, JP & DEVI JAMBUKESWAR ARCADE, NO.69 MILLERS ROAD, BANGALORE,  
BANGALORE-560052 Tel No: 8066272829

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## RECEIPT

Receipt No. : 202600000833577

Receipt Date : 21/01/2026

Policy No : 0239867801 50003222

Received with thanks from Palavesamuthu Umadevi a sum of 1,470.00 ( Rupees One Thousand Four Hundred Seventy only) vide instaPolicy, towards

Serial. no	Policy Number	Total Premium ₹	Utilized from the receipt for policy ₹	Balance ₹
1	50003222	1,470.00	1,470.00	0.00

## Note:

1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realization.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN : 29AABCT3518Q1ZS-KARNATAKA Service Accounting Code : 997136

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Policy No.: 0239867801

Date : 21-01-2026

Certificate No.: 50003222

### Coverage of COVID - 19

With reference to outbreak of COVID – 19, we wish to bring it to the notice of our Overseas Travel Insurance Customers, Intermediaries, Embassies and Consulates that this policy offers coverage towards **Medical expenses related to COVID – 19**, subject to policy terms and conditions.

Coverage for medical expenses is available up to the limits mentioned in the Policy Schedule for expenses incurred due to sudden and unexpected sickness or accident arising when insured is outside the Republic of India. Policy wordings can be referred for detailed terms and & conditions.

Medical Sum Insured : 250000 per person (Medical Sum Insured as per the plan opted)

Insured Name-1 : Palavesamuthu Umadevi

Please get in touch with our Customer Support team at [customersupport@tataaig.com](mailto:customersupport@tataaig.com) or call us at 022 6489 8282 for any clarifications/queries.

**For Tata AIG General Insurance Company Limited**

**Digitally Signed By: Malpa Devi Maharana**

**Date: 21-01-2026**

**Location: Mumbai**

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