

# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

 NAME : VENKATA KRISHNA KISHORE REDDY KOTLA

 ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044415

START DATE 26/08/2025 END DATE 01/09/2025

STYLE

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Cover provided by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited), Registered with IRDAI

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help



24x7 helpline: +91 8448582205



Insurance Assistance: customersupport@asego.in  
Claim Assistance: claims@asego.in



asego.in

**Note:** Assistance provided by Asego Global Assistance Private Limited, Insurance Plans available from Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited).

**Disclaimer:** Asego engages with various third-party providers for all physical assistance such as roadside assistance, home repairs, gift delivery etc. Apart from telephonic assistance, if any such services are availed through a third-party provider, customer to bear the cost incurred.

Keep travelling, because the world is waiting for you and we are always by your side.  
BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)  
Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: VENKATA KRISHNA KISHORE REDDY Date of Birth: 30/06/1973 Passport Number: P6897294 Gender: KOTLA  
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No:  
Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: 70044415 Intermediary Name: ASEGO INSURANCE LLP

#### Overseas Travel Insurance

This Group Smart Travel Insurance policy ZKGST00006 dated 19-02-2025 has been issued at Mumbai by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) to the master policy holder, Asego Global Assistance Private Limited and is governed by the terms, conditions and exclusions therein contained or Otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, represents the availability of benefits to the above-mentioned Insured Person. Through the master policy holder, Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) has received an amount of Rs. 27.20 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

#### Insurance Details :

Commencement Date: From: 26/08/2025 End Date: 01/09/2025 No. of Days: 7  
Plan Name: KTK CO C - 2 50000 Geographical Scope: Nominee Name: LEGAL HEIR  
Excluding USA and CANADA Relationship of the Nominee: LEGAL HEIR

Declared Pre-existing diseases / conditions:

Specific exclusions: Unless Pre-Existing Disease cover has been specifically opted by the insured and allowed by Us in the certificate of Insurance, any declared pre-existing diseases / conditions stated in the policy shall be excluded from the scope of coverage under this Certificate of Insurance. If Pre-Existing Disease Cover In Life Threatening Medical Condition has been allowed under the certificate of Insurance, our liability with respect to such claim shall restricted to sublimit specified in the coverage table below.

Remarks:

Coverages	Sum Insured	Deductibles	Claim Payment basis
Emergency Medical Expenses (Accident & Illness)	USD 50000	NA	Indemnity
Medical Evacuation	USD 25000	NA	Indemnity
Repatriation of Mortal Remains	USD 10000	NA	Indemnity
Out-patient Care	USD 35000	NA	Indemnity
Dental Expenses	USD 500	USD 100	Indemnity
Personal Accident	USD 25000	NA	Benefit
Loss of Checked-in Baggage (Indemnity)	USD 1000	NA	Indemnity
Delay of Checked-in Baggage (Indemnity)	USD 100	USD 6 Hrs	Indemnity
Loss of Passport (Indemnity)	USD 300	USD 50	Indemnity
Personal Liability	USD 200000	NA	Indemnity
Trip Cancellation (Before commencement of Trip) Trip Curtailment (Cutting short of Trip) Trip Interruption	USD 1500	USD 100	Indemnity
Missed Connection (Indemnity)	USD 750	USD 3 Hrs	Indemnity
Trip Delay (Indemnity)	USD 150	USD 6 Hrs	Indemnity
Pre-Existing Disease Cover In Life Threatening Medical Condition - upto 80 years	USD 10% of Emergency Medical Expenses - Accident and Illness Sum Insured or USD 10000 per policy whichever is lower	NA	Indemnity
Automatic Extensions	USD Applicable up to 7 days	NA	Indemnity
Sports Injury (Adventure and/or Professional Sports)	USD 20000	NA	Indemnity

Emergency Assistance Details :	
<b>FALCK INDIA PVT LTD</b> <b>The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.</b>	
USA & Canada Toll Free Number	+18882243035
Rest Of the World (Call Back Facility)	+91 124 4498763
Email Address:	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>

#### Other Terms & Conditions :

This Travel Insurance policy is only limited to customers of Asego Global Assistance Private Limited.

Certificate is only valid to the customers who are travelling from India.

This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30,000 minus deductibles (if any).

Sum Insured for Trip Curtailment (Cutting short of Trip) and Trip Interruption will be sublimited to sum insured specified under Trip Cancellation (Before commencement of Trip).

Medical/Hospitalization expenses due to COVID 19 Infection including treatment during quarantine shall be covered if contracted during the travel as per policy terms and condition. The insurer is not liable to pay for non-institutional facilities such as hotel, home etc if any insured person is exhibiting symptoms of infection and/or not diagnosed positive for virus infection but quarantined as a precautionary measure due to local administration/WHO guidelines.

Declined countries are Iran, North Korea, Syria, Cuba, Belarus, Venezuela, Sudan, Libya, Myanmar, Iraq, Zimbabwe, Somalia, Central African Republic, Democratic Republic of the Congo, Yemen, South Sudan, Lebanon, Nicaragua, Burundi and Including any other countries where there is travel restriction as per the advisory issued by GOI.

This policy covers all necessary expenses as defined in the policy wordings in the event of trip being unavoidably Cancelled/Interrupted or curtailed solely and directly as a result of Perils of Trip Cancellation (Before commencement of Trip) / Trip Curtailment (Cutting short of Trip) Trip Interruption. Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. Any event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier. Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of Insured person / Immediate family member. Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic. cancellation or interruption of trip due to diagnosis of the insured's immediate family member (or relative) with Any Infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / Immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or state Government.

This policy excludes coverage for sporting activities, including training or participation in professional or semi-professional sports competition or adventure sports, unless "Sports Injury (Adventure and/or Professional Sports)" cover is specifically opted for by the Insured & limits for coverage has been clearly mentioned in the "Coverages" section of the Certificate of Insurance, upon payment of extra premium at the inception of the policy. When opting for Sports Injury (Adventure and/or Professional Sports), the policy extends coverage to include activities outlined in Adventure sports, activities and Experiences, Level 1,2 & 3 as stated in the policy wordings.

#### • Below Sublimit is applicable from the age 61 Years up to the age of 80 years for Emergency Medical Expenses.

Special Sublimit Applicable- For Insured Person 61 Years- 80 Years	
Room Rent	\$1750/day up to 30 days
ICU Charges	\$3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Medical Practitioner's visit fees	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to \$ 500
Miscellaneous Expenses	Maximum of USD 1000
Sublimit for above 80 YRS & Maximum up to 85 Years	Per Hospitalization maximum limit is USD 5000

**Note 1:** The maximum liability in the event of claim shall be restricted to Sublimit mentioned above or Sum Insured specified under "Coverage" section of the Certificate of Insurance under Emergency Medical Expenses (Accident & Illness) or Emergency Medical Expenses (Accident Only) and/or Pre-Existing Disease Cover In Life Threatening Medical Condition and/or Pre-existing Disease Cover whichever is lower.

**Note 2:** These Sublimit shall not apply if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & same has been clearly mentioned in the "Coverages" section of the certificate.

This Certificate of Insurance shall be read together with Policy Schedule and the Policy Wordings. Any word or expression to which a specific meaning has been assigned in any part of the policy or this certificate shall bear the same meaning wherever it may appear.

## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.

Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infiniti, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097, India

Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.

GENERAL EXCLUSIONS	<div>1. Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip at any port at the Country of Residence / City of Residence of the Insured mentioned hereunder Unless Specifically Opted for (Visa denial, Home to Home cover)</div> <div>2. External Congenital anomalies or any complications or conditions arising therefrom.</div> <div>3. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions except HIV/ AIDS.</div> <div>4. 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.</div> <div>5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.</div> <div>6. 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.</div> <div>7. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism.</div> <div>Above is an indicative list of General Exclusions. For complete details please refer to the Policy wordings available with the Group Master Policyholder. Alternatively, the same can be downloaded from our website <a href="http://www.zurichkotak.com">www.zurichkotak.com</a></div>																												
GRIEVANCE REDRESSAL DETAILS	<div>In case of any grievance the insured person may contact the company through Website: <a href="http://www.zurichkotak.com">www.zurichkotak.com</a> Toll free: 18002664545 E-mail: <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a> Fax: 022-28401823 Courier: Kotak General Insurance 8th Floor, Zone IV, Building No.21, Infinity IT park, Off Western Express Highway, Goregaon, Mulund Link Road, Malad (E), Mumbai – 400097</div> <div>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.</div> <div>If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at <a href="mailto:grievanceofficer@zurichkotak.com">grievanceofficer@zurichkotak.com</a> For updated details of grievance officer, kindly refer the link: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>For senior citizens, please contact the respective branch office of the Company or call at 18002664545 or may write an e- mail at <a href="mailto:seniorcitizen@zurichkotak.com">seniorcitizen@zurichkotak.com</a></div> <div>If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.</div> <div>The details of the Insurance Ombudsman is available at: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: <a href="http://www.cioins.co.in/ombudsman">www.cioins.co.in/ombudsman</a></div> <div>Grievance may also be lodged at Bima Bharosa Portal– <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></div>																												
Notice of Claim	<table><tr><th colspan="3">OVERSEAS CLAIM ASSISTANCE (CASHLESS)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number (Overseas)</td><td></td></tr><tr><td>- For USA &amp; Canada</td><td>+18882243035 (Toll free)</td></tr><tr><td>- For Rest of the World</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr></table> <table><tr><th colspan="3">CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr><tr><td rowspan="3">Correspondence Address</td><td>FALCK INDIA PVT LTD,</td></tr><tr><td>The Peach tree, Block C,</td></tr><tr><td>Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215. India.</td></tr></table>	OVERSEAS CLAIM ASSISTANCE (CASHLESS)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number (Overseas)		- For USA & Canada	+18882243035 (Toll free)	- For Rest of the World	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	Correspondence Address	FALCK INDIA PVT LTD,	The Peach tree, Block C,	Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215. India.
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For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#)  
or paste the link "[https://global.asego.in/documents/Policy\\_wording\\_Kotak\\_Group\\_Smart\\_Travel.pdf](https://global.asego.in/documents/Policy_wording_Kotak_Group_Smart_Travel.pdf)" on your browser.  
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UIN: ZUKTGBP24163V022324 CIN: U66000MH2014PLC260291.

\*This is a computer generated statement doesn't need any signature

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# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

NAME : RANGAREDDY NANDHYALA

ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

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### Certificate of Insurance

#### Customer Details:

Insured Name: RANGAREDDY NANDHYALA Date of Birth: 03/05/1980 Passport Number: U9197159 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No:  
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Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic.

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Miscellaneous Expenses	Maximum of USD 1000
Sublimit for above 80 YRS & Maximum up to 85 Years	Per Hospitalization maximum limit is USD 5000

**Note 1:** The maximum liability in the event of claim shall be restricted to Sublimit mentioned above or Sum Insured specified under "Coverage" section of the Certificate of Insurance under Emergency Medical Expenses (Accident & Illness) or Emergency Medical Expenses (Accident Only) and/or Pre-Existing Disease Cover In Life Threatening Medical Condition and/or Pre-existing Disease Cover whichever is lower.

**Note 2:** These Sublimit shall not apply if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & same has been clearly mentioned in the "Coverages" section of the certificate.

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## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.

Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097, India

Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.



GENERAL EXCLUSIONS	<div>1. Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip at any port at the Country of Residence / City of Residence of the Insured mentioned hereunder Unless Specifically Opted for (Visa denial, Home to Home cover)</div> <div>2. External Congenital anomalies or any complications or conditions arising therefrom.</div> <div>3. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions except HIV/ AIDS.</div> <div>4. 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.</div> <div>5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.</div> <div>6. 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.</div> <div>7. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism.</div> <div>Above is an indicative list of General Exclusions. For complete details please refer to the Policy wordings available with the Group Master Policyholder. Alternatively, the same can be downloaded from our website <a href="http://www.zurichkotak.com">www.zurichkotak.com</a></div>																														
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For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#)  
or paste the link "[https://global.asego.in/documents/Policy\\_wording\\_Kotak\\_Group\\_Smart\\_Travel.pdf](https://global.asego.in/documents/Policy_wording_Kotak_Group_Smart_Travel.pdf)" on your browser.  
Website: [www.zurichkotak.com](http://www.zurichkotak.com); IRDA Reg. No: 152, Email: [care@zurichkotak.com](mailto:care@zurichkotak.com)

Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.  
UIN: ZUKTGBP24163V022324 CIN: U66000MH2014PLC260291.

\*This is a computer generated statement doesn't need any signature

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# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

 NAME : SREEDHAR REDDY CHALLABOTLA

 ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044417

START DATE 26/08/2025 END DATE 01/09/2025

STYLE

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Cover provided by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited), Registered with IRDAI

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help



24x7 helpline: +91 8448582205



Insurance Assistance: [customersupport@asego.in](mailto:customersupport@asego.in)  
Claim Assistance: [claims@asego.in](mailto:claims@asego.in)



[asego.in](http://asego.in)

**Note:** Assistance provided by Asego Global Assistance Private Limited, Insurance Plans available from Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited).

**Disclaimer:** Asego engages with various third-party providers for all physical assistance such as roadside assistance, home repairs, gift delivery etc. Apart from telephonic assistance, if any such services are availed through a third-party provider, customer to bear the cost incurred.

Keep travelling, because the world is waiting for you and we are always by your side.  
BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)  
Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: SREEDHAR REDDY CHALLABOTLA Date of Birth: 10/06/1971 Passport Number: B7778557 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No: Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: 70044417 Intermediary Name: ASEGO INSURANCE LLP

#### Overseas Travel Insurance

This Group Smart Travel Insurance policy ZKGST00006 dated 19-02-2025 has been issued at Mumbai by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) to the master policy holder, Asego Global Assistance Private Limited and is governed by the terms, conditions and exclusions therein contained or Otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, represents the availability of benefits to the above-mentioned Insured Person. Through the master policy holder, Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) has received an amount of Rs. 27.20 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

#### Insurance Details :

Commencement Date: From: 26/08/2025 End Date: 01/09/2025 No. of Days: 7  
Plan Name: KTK CO C - 2 50000 Geographical Scope: Nominee Name: LEGAL HEIR  
Excluding USA and CANADA Relationship of the Nominee: LEGAL HEIR

Declared Pre-existing diseases / conditions:

Specific exclusions: Unless Pre-Existing Disease cover has been specifically opted by the insured and allowed by Us in the certificate of Insurance, any declared pre-existing diseases / conditions stated in the policy shall be excluded from the scope of coverage under this Certificate of Insurance. If Pre-Existing Disease Cover In Life Threatening Medical Condition has been allowed under the certificate of Insurance, our liability with respect to such claim shall be restricted to sublimit specified in the coverage table below.

Remarks:

Coverages	Sum Insured	Deductibles	Claim Payment basis
Emergency Medical Expenses (Accident & Illness)	USD 50000	NA	Indemnity
Medical Evacuation	USD 25000	NA	Indemnity
Repatriation of Mortal Remains	USD 10000	NA	Indemnity
Out-patient Care	USD 35000	NA	Indemnity
Dental Expenses	USD 500	USD 100	Indemnity
Personal Accident	USD 25000	NA	Benefit
Loss of Checked-in Baggage (Indemnity)	USD 1000	NA	Indemnity
Delay of Checked-in Baggage (Indemnity)	USD 100	USD 6 Hrs	Indemnity
Loss of Passport (Indemnity)	USD 300	USD 50	Indemnity
Personal Liability	USD 200000	NA	Indemnity
Trip Cancellation (Before commencement of Trip) Trip Curtailment (Cutting short of Trip) Trip Interruption	USD 1500	USD 100	Indemnity
Missed Connection (Indemnity)	USD 750	USD 3 Hrs	Indemnity
Trip Delay (Indemnity)	USD 150	USD 6 Hrs	Indemnity
Pre-Existing Disease Cover In Life Threatening Medical Condition - upto 80 years	USD 10% of Emergency Medical Expenses - Accident and Illness Sum Insured or USD 10000 per policy whichever is lower	NA	Indemnity
Automatic Extensions	USD Applicable up to 7 days	NA	Indemnity
Sports Injury (Adventure and/or Professional Sports)	USD 20000	NA	Indemnity

Emergency Assistance Details :	
<b>FALCK INDIA PVT LTD</b> <b>The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.</b>	
USA & Canada Toll Free Number	+18882243035
Rest Of the World (Call Back Facility)	+91 124 4498763
Email Address:	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>

#### Other Terms & Conditions :

This Travel Insurance policy is only limited to customers of Asego Global Assistance Private Limited.

Certificate is only valid to the customers who are travelling from India.

This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30,000 minus deductibles (if any).

Sum Insured for Trip Curtailment (Cutting short of Trip) and Trip Interruption will be sublimited to sum insured specified under Trip Cancellation (Before commencement of Trip).

Medical/Hospitalization expenses due to COVID 19 Infection including treatment during quarantine shall be covered if contracted during the travel as per policy terms and condition. The insurer is not liable to pay for non-institutional facilities such as hotel, home etc if any insured person is exhibiting symptoms of infection and/or not diagnosed positive for virus infection but quarantined as a precautionary measure due to local administration/WHO guidelines.

Declined countries are Iran, North Korea, Syria, Cuba, Belarus, Venezuela, Sudan, Libya, Myanmar, Iraq, Zimbabwe, Somalia, Central African Republic, Democratic Republic of the Congo, Yemen, South Sudan, Lebanon, Nicaragua, Burundi and Including any other countries where there is travel restriction as per the advisory issued by GOI.

This policy covers all necessary expenses as defined in the policy wordings in the event of trip being unavoidably Cancelled/Interrupted or curtailed solely and directly as a result of Perils of Trip Cancellation (Before commencement of Trip) / Trip Curtailment (Cutting short of Trip) Trip Interruption.

Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. Any event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier. Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of Insured person / Immediate family member.

Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic.

cancellation or Interruption of trip due to diagnosis of the insured's Immediate family member (or relative) with Any Infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / Immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or state Government.

This policy excludes coverage for sporting activities, including training or participation in professional or semi-professional sports competition or adventure sports, unless "Sports Injury (Adventure and/or Professional Sports)" cover is specifically opted for by the Insured & limits for coverage has been clearly mentioned in the "Coverages" section of the Certificate of Insurance, upon payment of extra premium at the inception of the policy. When opting for Sports Injury (Adventure and/or Professional Sports), the policy extends coverage to include activities outlined in Adventure sports, activities and Experiences, Level 1,2 & 3 as stated in the policy wordings.

#### • Below Sublimit is applicable from the age 61 Years up to the age of 80 years for Emergency Medical Expenses.

Special Sublimit Applicable- For Insured Person 61 Years- 80 Years	
Room Rent	\$1750/day up to 30 days
ICU Charges	\$3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Medical Practitioner's visit fees	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to \$ 500
Miscellaneous Expenses	Maximum of USD 1000
Sublimit for above 80 YRS & Maximum up to 85 Years	Per Hospitalization maximum limit is USD 5000

**Note 1:** The maximum liability in the event of claim shall be restricted to Sublimit mentioned above or Sum Insured specified under "Coverage" section of the Certificate of Insurance under Emergency Medical Expenses (Accident & Illness) or Emergency Medical Expenses (Accident Only) and/or Pre-Existing Disease Cover In Life Threatening Medical Condition and/or Pre-existing Disease Cover whichever is lower.

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or paste the link "[https://global.asego.in/documents/Policy\\_wording\\_Kotak\\_Group\\_Smart\\_Travel.pdf](https://global.asego.in/documents/Policy_wording_Kotak_Group_Smart_Travel.pdf)" on your browser.  
Website: [www.zurichkotak.com](http://www.zurichkotak.com); IRDA Reg. No: 152, Email: [care@zurichkotak.com](mailto:care@zurichkotak.com)

Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.  
UIN: ZUKTGBP24163V022324 CIN: U66000MH2014PLC260291.

\*This is a computer generated statement doesn't need any signature

## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.  
Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.  
Office: 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097. India  
Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.

# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

NAME : ASHOKREDDY NAMIREDDY

ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044418

START DATE 26/08/2025 END DATE 01/09/2025

STYLE

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Cover provided by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited), Registered with IRDAI

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help

- 24x7 helpline: +91 8448582205
- Insurance Assistance: customersupport@asego.in  
Claim Assistance: claims@asego.in
- asego.in

**Note:** Assistance provided by Asego Global Assistance Private Limited, Insurance Plans available from Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited).

**Disclaimer:** Asego engages with various third-party providers for all physical assistance such as roadside assistance, home repairs, gift delivery etc. Apart from telephonic assistance, if any such services are availed through a third-party provider, customer to bear the cost incurred.

Keep travelling, because the world is waiting for you and we are always by your side.  
BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)  
Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: ASHOKREDDY NAMIREDDY Date of Birth: 18/07/1972 Passport Number: V9685990 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No: Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: **70044418** Intermediary Name: ASEGO INSURANCE LLP

#### Overseas Travel Insurance

This Group Smart Travel Insurance policy ZKGST00006 dated 19-02-2025 has been issued at Mumbai by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) to the master policy holder, Asego Global Assistance Private Limited and is governed by the terms, conditions and exclusions therein contained or Otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, represents the availability of benefits to the above-mentioned Insured Person. Through the master policy holder, Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) has received an amount of Rs. 27.20 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

#### Insurance Details :

Commencement Date: From: 26/08/2025 End Date: 01/09/2025 No. of Days: 7  
Plan Name: KTK CO C - 2 50000 Geographical Scope: Nominee Name: LEGAL HEIR  
Excluding USA and CANADA Relationship of the Nominee: LEGAL HEIR

Declared Pre-existing diseases / conditions:

Specific exclusions: Unless Pre-Existing Disease cover has been specifically opted by the insured and allowed by Us in the certificate of Insurance, any declared pre-existing diseases / conditions stated in the policy shall be excluded from the scope of coverage under this Certificate of Insurance. If Pre-Existing Disease Cover In Life Threatening Medical Condition has been allowed under the certificate of Insurance, our liability with respect to such claim shall be restricted to sublimit specified in the coverage table below.

Remarks:

Coverages	Sum Insured	Deductibles	Claim Payment basis
Emergency Medical Expenses (Accident & Illness)	USD 50000	NA	Indemnity
Medical Evacuation	USD 25000	NA	Indemnity
Repatriation of Mortal Remains	USD 10000	NA	Indemnity
Out-patient Care	USD 35000	NA	Indemnity
Dental Expenses	USD 500	USD 100	Indemnity
Personal Accident	USD 25000	NA	Benefit
Loss of Checked-in Baggage (Indemnity)	USD 1000	NA	Indemnity
Delay of Checked-in Baggage (Indemnity)	USD 100	USD 6 Hrs	Indemnity
Loss of Passport (Indemnity)	USD 300	USD 50	Indemnity
Personal Liability	USD 200000	NA	Indemnity
Trip Cancellation (Before commencement of Trip) Trip Curtailment (Cutting short of Trip) Trip Interruption	USD 1500	USD 100	Indemnity
Missed Connection (Indemnity)	USD 750	USD 3 Hrs	Indemnity
Trip Delay (Indemnity)	USD 150	USD 6 Hrs	Indemnity
Pre-Existing Disease Cover In Life Threatening Medical Condition - upto 80 years	USD 10% of Emergency Medical Expenses - Accident and Illness Sum Insured or USD 10000 per policy whichever is lower	NA	Indemnity
Automatic Extensions	USD Applicable up to 7 days	NA	Indemnity
Sports Injury (Adventure and/or Professional Sports)	USD 20000	NA	Indemnity

Emergency Assistance Details :	
<b>FALCK INDIA PVT LTD</b> <b>The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.</b>	
USA & Canada Toll Free Number	+18882243035
Rest Of the World (Call Back Facility)	+91 124 4498763
Email Address:	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>

#### Other Terms & Conditions :

This Travel Insurance policy is only limited to customers of Asego Global Assistance Private Limited.

Certificate is only valid to the customers who are travelling from India.

This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30,000 minus deductibles (if any).

Sum Insured for Trip Curtailment (Cutting short of Trip) and Trip Interruption will be sublimited to sum insured specified under Trip Cancellation (Before commencement of Trip).

Medical/Hospitalization expenses due to COVID 19 Infection including treatment during quarantine shall be covered if contracted during the travel as per policy terms and condition. The insurer is not liable to pay for non-institutional facilities such as hotel, home etc if any insured person is exhibiting symptoms of infection and/or not diagnosed positive for virus infection but quarantined as a precautionary measure due to local administration/WHO guidelines.

Declined countries are Iran, North Korea, Syria, Cuba, Belarus, Venezuela, Sudan, Libya, Myanmar, Iraq, Zimbabwe, Somalia, Central African Republic, Democratic Republic of the Congo, Yemen, South Sudan, Lebanon, Nicaragua, Burundi and Including any other countries where there is travel restriction as per the advisory issued by GOI.

This policy covers all necessary expenses as defined in the policy wordings in the event of trip being unavoidably Cancelled/Interrupted or curtailed solely and directly as a result of Perils of Trip Cancellation (Before commencement of Trip) / Trip Curtailment (Cutting short of Trip) Trip Interruption.

Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. Any event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier. Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of Insured person / Immediate family member.

Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic.

cancellation or Interruption of trip due to diagnosis of the insured's Immediate family member (or relative) with Any Infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / Immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or state Government.

This policy excludes coverage for sporting activities, including training or participation in professional or semi-professional sports competition or adventure sports, unless "Sports Injury (Adventure and/or Professional Sports)" cover is specifically opted for by the Insured & limits for coverage has been clearly mentioned in the "Coverages" section of the Certificate of Insurance, upon payment of extra premium at the inception of the policy. When opting for Sports Injury (Adventure and/or Professional Sports), the policy extends coverage to include activities outlined in Adventure sports, activities and Experiences, Level 1,2 & 3 as stated in the policy wordings.

#### • Below Sublimit is applicable from the age 61 Years up to the age of 80 years for Emergency Medical Expenses.

Special Sublimit Applicable- For Insured Person 61 Years- 80 Years	
Room Rent	\$1750/day up to 30 days
ICU Charges	\$3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Medical Practitioner's visit fees	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to \$ 500
Miscellaneous Expenses	Maximum of USD 1000
Sublimit for above 80 YRS & Maximum up to 85 Years	Per Hospitalization maximum limit is USD 5000

**Note 1:** The maximum liability in the event of claim shall be restricted to Sublimit mentioned above or Sum Insured specified under "Coverage" section of the Certificate of Insurance under Emergency Medical Expenses (Accident & Illness) or Emergency Medical Expenses (Accident Only) and/or Pre-Existing Disease Cover In Life Threatening Medical Condition and/or Pre-existing Disease Cover whichever is lower.

**Note 2:** These Sublimit shall not apply if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & same has been clearly mentioned in the "Coverages" section of the certificate.

This Certificate of Insurance shall be read together with Policy Schedule and the Policy Wordings. Any word or expression to which a specific meaning has been assigned in any part of the policy or this certificate shall bear the same meaning wherever it may appear.

## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.

Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097, India

Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.



GENERAL EXCLUSIONS	<div>1. Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip at any port at the Country of Residence / City of Residence of the Insured mentioned hereunder Unless Specifically Opted for (Visa denial, Home to Home cover)</div> <div>2. External Congenital anomalies or any complications or conditions arising therefrom.</div> <div>3. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions except HIV/ AIDS.</div> <div>4. 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.</div> <div>5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.</div> <div>6. 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.</div> <div>7. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism.</div> <div>Above is an indicative list of General Exclusions. For complete details please refer to the Policy wordings available with the Group Master Policyholder. Alternatively, the same can be downloaded from our website <a href="http://www.zurichkotak.com">www.zurichkotak.com</a></div>																														
GRIEVANCE REDRESSAL DETAILS	<div>In case of any grievance the insured person may contact the company through Website: <a href="http://www.zurichkotak.com">www.zurichkotak.com</a> Toll free: 18002664545 E-mail: <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a> Fax: 022-28401823 Courier: Kotak General Insurance 8th Floor, Zone IV, Building No.21, Infinity IT park, Off Western Express Highway, Goregaon, Mulund Link Road, Malad (E), Mumbai – 400097</div> <div>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.</div> <div>If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at <a href="mailto:grievanceofficer@zurichkotak.com">grievanceofficer@zurichkotak.com</a> For updated details of grievance officer, kindly refer the link: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>For senior citizens, please contact the respective branch office of the Company or call at 18002664545 or may write an e- mail at <a href="mailto:seniorcitizen@zurichkotak.com">seniorcitizen@zurichkotak.com</a></div> <div>If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.</div> <div>The details of the Insurance Ombudsman is available at: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: <a href="http://www.cioins.co.in/ombudsman">www.cioins.co.in/ombudsman</a></div> <div>Grievance may also be lodged at Bima Bharosa Portal– <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></div>																														
Notice of Claim	<table><tr><th colspan="3">OVERSEAS CLAIM ASSISTANCE (CASHLESS)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number (Overseas)</td><td></td></tr><tr><td>- For USA &amp; Canada</td><td>+18882243035 (Toll free)</td></tr><tr><td>- For Rest of the World</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr></table> <table><tr><th colspan="3">CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr><tr><td rowspan="3">Correspondence Address</td><td>FALCK INDIA PVT LTD,</td></tr><tr><td>The Peach tree, Block C,</td></tr><tr><td>Sushant Lok – 1, Sector – 43 Gurgaon,</td></tr><tr><td></td><td>Haryana - 100215. India.</td></tr></table>	OVERSEAS CLAIM ASSISTANCE (CASHLESS)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number (Overseas)		- For USA & Canada	+18882243035 (Toll free)	- For Rest of the World	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	Correspondence Address	FALCK INDIA PVT LTD,	The Peach tree, Block C,	Sushant Lok – 1, Sector – 43 Gurgaon,		Haryana - 100215. India.
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For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#)  
or paste the link "[https://global.asego.in/documents/Policy\\_wording\\_Kotak\\_Group\\_Smart\\_Travel.pdf](https://global.asego.in/documents/Policy_wording_Kotak_Group_Smart_Travel.pdf)" on your browser.  
Website: [www.zurichkotak.com](http://www.zurichkotak.com); IRDA Reg. No: 152, Email: [care@zurichkotak.com](mailto:care@zurichkotak.com)

Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.  
UIN: ZUKTGBP24163V022324 CIN: U66000MH2014PLC260291.

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## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.  
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# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

NAME : SRINIVAS CHINTHAMALLA

ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044419

START DATE 26/08/2025 END DATE 01/09/2025

STYLE

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Cover provided by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited), Registered with IRDAI

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help

- 24x7 helpline: +91 8448582205
- Insurance Assistance: customersupport@asego.in  
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**Note:** Assistance provided by Asego Global Assistance Private Limited, Insurance Plans available from Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited).

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Keep travelling, because the world is waiting for you and we are always by your side.  
BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)  
Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: SRINIVAS CHINTHAMALLA Date of Birth: 12/07/1980 Passport Number: Y1781955 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No: Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: 70044419 Intermediary Name: ASEGO INSURANCE LLP

#### Overseas Travel Insurance

This Group Smart Travel Insurance policy ZKGST00006 dated 19-02-2025 has been issued at Mumbai by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) to the master policy holder, Asego Global Assistance Private Limited and is governed by the terms, conditions and exclusions therein contained or Otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, represents the availability of benefits to the above-mentioned Insured Person. Through the master policy holder, Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) has received an amount of Rs. 27.20 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

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Commencement Date: From: 26/08/2025 End Date: 01/09/2025 No. of Days: 7  
Plan Name: KTK CO C - 2 50000 Geographical Scope: Nominee Name: LEGAL HEIR  
Excluding USA and CANADA Relationship of the Nominee: LEGAL HEIR

Declared Pre-existing diseases / conditions:

Specific exclusions: Unless Pre-Existing Disease cover has been specifically opted by the insured and allowed by Us in the certificate of Insurance, any declared pre-existing diseases / conditions stated in the policy shall be excluded from the scope of coverage under this Certificate of Insurance. If Pre-Existing Disease Cover In Life Threatening Medical Condition has been allowed under the certificate of Insurance, our liability with respect to such claim shall be restricted to sublimit specified in the coverage table below.

Remarks:

Coverages	Sum Insured	Deductibles	Claim Payment basis
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Sports Injury (Adventure and/or Professional Sports)	USD 20000	NA	Indemnity

Emergency Assistance Details :	
<b>FALCK INDIA PVT LTD</b> <b>The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.</b>	
USA & Canada Toll Free Number	+18882243035
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Declined countries are Iran, North Korea, Syria, Cuba, Belarus, Venezuela, Sudan, Libya, Myanmar, Iraq, Zimbabwe, Somalia, Central African Republic, Democratic Republic of the Congo, Yemen, South Sudan, Lebanon, Nicaragua, Burundi and Including any other countries where there is travel restriction as per the advisory issued by GOI.

This policy covers all necessary expenses as defined in the policy wordings in the event of trip being unavoidably Cancelled/Interrupted or curtailed solely and directly as a result of Perils of Trip Cancellation (Before commencement of Trip) / Trip Curtailment (Cutting short of Trip) Trip Interruption.

Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. Any event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier. Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of Insured person / Immediate family member.

Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic.

cancellation or Interruption of trip due to diagnosis of the insured's Immediate family member (or relative) with Any Infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / Immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or state Government.

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#### • Below Sublimit is applicable from the age 61 Years up to the age of 80 years for Emergency Medical Expenses.

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Room Rent	\$1750/day up to 30 days
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Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Medical Practitioner's visit fees	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to \$ 500
Miscellaneous Expenses	Maximum of USD 1000
Sublimit for above 80 YRS & Maximum up to 85 Years	Per Hospitalization maximum limit is USD 5000

**Note 1:** The maximum liability in the event of claim shall be restricted to Sublimit mentioned above or Sum Insured specified under "Coverage" section of the Certificate of Insurance under Emergency Medical Expenses (Accident & Illness) or Emergency Medical Expenses (Accident Only) and/or Pre-Existing Disease Cover In Life Threatening Medical Condition and/or Pre-existing Disease Cover whichever is lower.

**Note 2:** These Sublimit shall not apply if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & same has been clearly mentioned in the "Coverages" section of the certificate.

This Certificate of Insurance shall be read together with Policy Schedule and the Policy Wordings. Any word or expression to which a specific meaning has been assigned in any part of the policy or this certificate shall bear the same meaning wherever it may appear.

## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.

Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097, India

Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.

GENERAL EXCLUSIONS	<div>1. Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip at any port at the Country of Residence / City of Residence of the Insured mentioned hereunder Unless Specifically Opted for (Visa denial, Home to Home cover)</div> <div>2. External Congenital anomalies or any complications or conditions arising therefrom.</div> <div>3. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions except HIV/ AIDS.</div> <div>4. 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.</div> <div>5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.</div> <div>6. 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.</div> <div>7. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism.</div> <div>Above is an indicative list of General Exclusions. For complete details please refer to the Policy wordings available with the Group Master Policyholder. Alternatively, the same can be downloaded from our website <a href="http://www.zurichkotak.com">www.zurichkotak.com</a></div>																														
GRIEVANCE REDRESSAL DETAILS	<div>In case of any grievance the insured person may contact the company through Website: <a href="http://www.zurichkotak.com">www.zurichkotak.com</a> Toll free: 18002664545 E-mail: <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a> Fax: 022-28401823 Courier: Kotak General Insurance 8th Floor, Zone IV, Building No.21, Infinity IT park, Off Western Express Highway, Goregaon, Mulund Link Road, Malad (E), Mumbai – 400097</div> <div>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.</div> <div>If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at <a href="mailto:grievanceofficer@zurichkotak.com">grievanceofficer@zurichkotak.com</a> For updated details of grievance officer, kindly refer the link: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>For senior citizens, please contact the respective branch office of the Company or call at 18002664545 or may write an e- mail at <a href="mailto:seniorcitizen@zurichkotak.com">seniorcitizen@zurichkotak.com</a></div> <div>If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.</div> <div>The details of the Insurance Ombudsman is available at: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: <a href="http://www.cioins.co.in/ombudsman">www.cioins.co.in/ombudsman</a></div> <div>Grievance may also be lodged at Bima Bharosa Portal– <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></div>																														
Notice of Claim	<table><tr><th colspan="3">OVERSEAS CLAIM ASSISTANCE (CASHLESS)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number (Overseas)</td><td></td></tr><tr><td>- For USA &amp; Canada</td><td>+18882243035 (Toll free)</td></tr><tr><td>- For Rest of the World</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr></table> <table><tr><th colspan="3">CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr><tr><td rowspan="3">Correspondence Address</td><td>FALCK INDIA PVT LTD,</td></tr><tr><td>The Peach tree, Block C,</td></tr><tr><td>Sushant Lok – 1, Sector – 43 Gurgaon,</td></tr><tr><td></td><td>Haryana - 100215. India.</td></tr></table>	OVERSEAS CLAIM ASSISTANCE (CASHLESS)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number (Overseas)		- For USA & Canada	+18882243035 (Toll free)	- For Rest of the World	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	Correspondence Address	FALCK INDIA PVT LTD,	The Peach tree, Block C,	Sushant Lok – 1, Sector – 43 Gurgaon,		Haryana - 100215. India.
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Scan the code to



authenticate policy

For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#)  
or paste the link "[https://global.asego.in/documents/Policy\\_wording\\_Kotak\\_Group\\_Smart\\_Travel.pdf](https://global.asego.in/documents/Policy_wording_Kotak_Group_Smart_Travel.pdf)" on your browser.  
Website: [www.zurichkotak.com](http://www.zurichkotak.com); IRDA Reg. No: 152, Email: [care@zurichkotak.com](mailto:care@zurichkotak.com)

Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.  
UIN: ZUKTGBP24163V022324 CIN: U66000MH2014PLC260291.

\*This is a computer generated statement doesn't need any signature

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# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

NAME : VENKANNA PITTALA

ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044420

START DATE 26/08/2025 END DATE 01/09/2025

STYLE

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Cover provided by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited), Registered with IRDAI

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help

- 24x7 helpline: +91 8448582205
- Insurance Assistance: customersupport@asego.in  
Claim Assistance: claims@asego.in
- asego.in

**Note:** Assistance provided by Asego Global Assistance Private Limited, Insurance Plans available from Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited).

**Disclaimer:** Asego engages with various third-party providers for all physical assistance such as roadside assistance, home repairs, gift delivery etc. Apart from telephonic assistance, if any such services are availed through a third-party provider, customer to bear the cost incurred.

Keep travelling, because the world is waiting for you and we are always by your side.  
BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)  
Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: VENKANNA PITTALA Date of Birth: 20/07/1986 Passport Number: AA301847 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No: Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: 70044420 Intermediary Name: ASEGO INSURANCE LLP

#### Overseas Travel Insurance

This Group Smart Travel Insurance policy ZKGST00006 dated 19-02-2025 has been issued at Mumbai by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) to the master policy holder, Asego Global Assistance Private Limited and is governed by the terms, conditions and exclusions therein contained or Otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, represents the availability of benefits to the above-mentioned Insured Person. Through the master policy holder, Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) has received an amount of Rs. 27.20 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

#### Insurance Details :

Commencement Date: From: 26/08/2025 End Date: 01/09/2025 No. of Days: 7  
Plan Name: KTK CO C - 2 50000 Geographical Scope: Nominee Name: LEGAL HEIR  
Excluding USA and CANADA Relationship of the Nominee: LEGAL HEIR

Declared Pre-existing diseases / conditions:

Specific exclusions: Unless Pre-Existing Disease cover has been specifically opted by the insured and allowed by Us in the certificate of Insurance, any declared pre-existing diseases / conditions stated in the policy shall be excluded from the scope of coverage under this Certificate of Insurance. If Pre-Existing Disease Cover In Life Threatening Medical Condition has been allowed under the certificate of Insurance, our liability with respect to such claim shall be restricted to sublimit specified in the coverage table below.

Remarks:

Coverages	Sum Insured	Deductibles	Claim Payment basis
Emergency Medical Expenses (Accident & Illness)	USD 50000	NA	Indemnity
Medical Evacuation	USD 25000	NA	Indemnity
Repatriation of Mortal Remains	USD 10000	NA	Indemnity
Out-patient Care	USD 35000	NA	Indemnity
Dental Expenses	USD 500	USD 100	Indemnity
Personal Accident	USD 25000	NA	Benefit
Loss of Checked-in Baggage (Indemnity)	USD 1000	NA	Indemnity
Delay of Checked-in Baggage (Indemnity)	USD 100	USD 6 Hrs	Indemnity
Loss of Passport (Indemnity)	USD 300	USD 50	Indemnity
Personal Liability	USD 200000	NA	Indemnity
Trip Cancellation (Before commencement of Trip) Trip Curtailment (Cutting short of Trip) Trip Interruption	USD 1500	USD 100	Indemnity
Missed Connection (Indemnity)	USD 750	USD 3 Hrs	Indemnity
Trip Delay (Indemnity)	USD 150	USD 6 Hrs	Indemnity
Pre-Existing Disease Cover In Life Threatening Medical Condition - upto 80 years	USD 10% of Emergency Medical Expenses - Accident and Illness Sum Insured or USD 10000 per policy whichever is lower	NA	Indemnity
Automatic Extensions	USD Applicable up to 7 days	NA	Indemnity
Sports Injury (Adventure and/or Professional Sports)	USD 20000	NA	Indemnity



Emergency Assistance Details :	
<b>FALCK INDIA PVT LTD</b> <b>The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.</b>	
USA & Canada Toll Free Number	+18882243035
Rest Of the World (Call Back Facility)	+91 124 4498763
Email Address:	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>

#### Other Terms & Conditions :

This Travel Insurance policy is only limited to customers of Asego Global Assistance Private Limited.

Certificate is only valid to the customers who are travelling from India.

This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30,000 minus deductibles (if any).

Sum Insured for Trip Curtailment (Cutting short of Trip) and Trip Interruption will be sublimited to sum insured specified under Trip Cancellation (Before commencement of Trip).

Medical/Hospitalization expenses due to COVID 19 Infection including treatment during quarantine shall be covered if contracted during the travel as per policy terms and condition. The insurer is not liable to pay for non-institutional facilities such as hotel, home etc if any insured person is exhibiting symptoms of infection and/or not diagnosed positive for virus infection but quarantined as a precautionary measure due to local administration/WHO guidelines.

Declined countries are Iran, North Korea, Syria, Cuba, Belarus, Venezuela, Sudan, Libya, Myanmar, Iraq, Zimbabwe, Somalia, Central African Republic, Democratic Republic of the Congo, Yemen, South Sudan, Lebanon, Nicaragua, Burundi and Including any other countries where there is travel restriction as per the advisory issued by GOI.

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For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#)  
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Website: [www.zurichkotak.com](http://www.zurichkotak.com); IRDA Reg. No: 152, Email: [care@zurichkotak.com](mailto:care@zurichkotak.com)

Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.  
UIN: ZUKTGBP24163V022324 CIN: U66000MH2014PLC260291.

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## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.  
Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.  
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Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.

# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

NAME : NARESH RAVULA

ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044421

START DATE 26/08/2025 END DATE 01/09/2025

STYLE

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Cover provided by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited), Registered with IRDAI

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help

- 24x7 helpline: +91 8448582205
- Insurance Assistance: customersupport@asego.in  
Claim Assistance: claims@asego.in
- asego.in

**Note:** Assistance provided by Asego Global Assistance Private Limited, Insurance Plans available from Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited).

**Disclaimer:** Asego engages with various third-party providers for all physical assistance such as roadside assistance, home repairs, gift delivery etc. Apart from telephonic assistance, if any such services are availed through a third-party provider, customer to bear the cost incurred.

Keep travelling, because the world is waiting for you and we are always by your side.  
BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)  
Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: NARESH RAVULA Date of Birth: 22/08/1997 Passport Number: W1542226 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No: Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: 70044421 Intermediary Name: ASEGO INSURANCE LLP

#### Overseas Travel Insurance

This Group Smart Travel Insurance policy ZKGST00006 dated 19-02-2025 has been issued at Mumbai by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) to the master policy holder, Asego Global Assistance Private Limited and is governed by the terms, conditions and exclusions therein contained or Otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, represents the availability of benefits to the above-mentioned Insured Person. Through the master policy holder, Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) has received an amount of Rs. 27.20 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

#### Insurance Details :

Commencement Date: From: 26/08/2025 End Date: 01/09/2025 No. of Days: 7  
Plan Name: KTK CO C - 2 50000 Geographical Scope: Nominee Name: LEGAL HEIR  
Excluding USA and CANADA Relationship of the Nominee: LEGAL HEIR

Declared Pre-existing diseases / conditions:

Specific exclusions: Unless Pre-Existing Disease cover has been specifically opted by the insured and allowed by Us in the certificate of Insurance, any declared pre-existing diseases / conditions stated in the policy shall be excluded from the scope of coverage under this Certificate of Insurance. If Pre-Existing Disease Cover In Life Threatening Medical Condition has been allowed under the certificate of Insurance, our liability with respect to such claim shall be restricted to sublimit specified in the coverage table below.

Remarks:

Coverages	Sum Insured	Deductibles	Claim Payment basis
Emergency Medical Expenses (Accident & Illness)	USD 50000	NA	Indemnity
Medical Evacuation	USD 25000	NA	Indemnity
Repatriation of Mortal Remains	USD 10000	NA	Indemnity
Out-patient Care	USD 35000	NA	Indemnity
Dental Expenses	USD 500	USD 100	Indemnity
Personal Accident	USD 25000	NA	Benefit
Loss of Checked-in Baggage (Indemnity)	USD 1000	NA	Indemnity
Delay of Checked-in Baggage (Indemnity)	USD 100	USD 6 Hrs	Indemnity
Loss of Passport (Indemnity)	USD 300	USD 50	Indemnity
Personal Liability	USD 200000	NA	Indemnity
Trip Cancellation (Before commencement of Trip) Trip Curtailment (Cutting short of Trip) Trip Interruption	USD 1500	USD 100	Indemnity
Missed Connection (Indemnity)	USD 750	USD 3 Hrs	Indemnity
Trip Delay (Indemnity)	USD 150	USD 6 Hrs	Indemnity
Pre-Existing Disease Cover In Life Threatening Medical Condition - upto 80 years	USD 10% of Emergency Medical Expenses - Accident and Illness Sum Insured or USD 10000 per policy whichever is lower	NA	Indemnity
Automatic Extensions	USD Applicable up to 7 days	NA	Indemnity
Sports Injury (Adventure and/or Professional Sports)	USD 20000	NA	Indemnity

Emergency Assistance Details :	
<b>FALCK INDIA PVT LTD</b> <b>The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.</b>	
USA & Canada Toll Free Number	+18882243035
Rest Of the World (Call Back Facility)	+91 124 4498763
Email Address:	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>

#### Other Terms & Conditions :

This Travel Insurance policy is only limited to customers of Asego Global Assistance Private Limited.

Certificate is only valid to the customers who are travelling from India.

This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30,000 minus deductibles (if any).

Sum Insured for Trip Curtailment (Cutting short of Trip) and Trip Interruption will be sublimited to sum insured specified under Trip Cancellation (Before commencement of Trip).

Medical/Hospitalization expenses due to COVID 19 Infection including treatment during quarantine shall be covered if contracted during the travel as per policy terms and condition. The insurer is not liable to pay for non-institutional facilities such as hotel, home etc if any insured person is exhibiting symptoms of infection and/or not diagnosed positive for virus infection but quarantined as a precautionary measure due to local administration/WHO guidelines.

Declined countries are Iran, North Korea, Syria, Cuba, Belarus, Venezuela, Sudan, Libya, Myanmar, Iraq, Zimbabwe, Somalia, Central African Republic, Democratic Republic of the Congo, Yemen, South Sudan, Lebanon, Nicaragua, Burundi and Including any other countries where there is travel restriction as per the advisory issued by GOI.

This policy covers all necessary expenses as defined in the policy wordings in the event of trip being unavoidably Cancelled/Interrupted or curtailed solely and directly as a result of Perils of Trip Cancellation (Before commencement of Trip) / Trip Curtailment (Cutting short of Trip) Trip Interruption.

Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. Any event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier. Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of Insured person / Immediate family member.

Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic.

cancellation or Interruption of trip due to diagnosis of the insured's Immediate family member (or relative) with Any Infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / Immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or state Government.

This policy excludes coverage for sporting activities, including training or participation in professional or semi-professional sports competition or adventure sports, unless "Sports Injury (Adventure and/or Professional Sports)" cover is specifically opted for by the Insured & limits for coverage has been clearly mentioned in the "Coverages" section of the Certificate of Insurance, upon payment of extra premium at the inception of the policy. When opting for Sports Injury (Adventure and/or Professional Sports), the policy extends coverage to include activities outlined in Adventure sports, activities and Experiences, Level 1,2 & 3 as stated in the policy wordings.

#### • Below Sublimit is applicable from the age 61 Years up to the age of 80 years for Emergency Medical Expenses.

Special Sublimit Applicable- For Insured Person 61 Years- 80 Years	
Room Rent	\$1750/day up to 30 days
ICU Charges	\$3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Medical Practitioner's visit fees	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to \$ 500
Miscellaneous Expenses	Maximum of USD 1000
Sublimit for above 80 YRS & Maximum up to 85 Years	Per Hospitalization maximum limit is USD 5000

**Note 1:** The maximum liability in the event of claim shall be restricted to Sublimit mentioned above or Sum Insured specified under "Coverage" section of the Certificate of Insurance under Emergency Medical Expenses (Accident & Illness) or Emergency Medical Expenses (Accident Only) and/or Pre-Existing Disease Cover In Life Threatening Medical Condition and/or Pre-existing Disease Cover whichever is lower.

**Note 2:** These Sublimit shall not apply if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & same has been clearly mentioned in the "Coverages" section of the certificate.

This Certificate of Insurance shall be read together with Policy Schedule and the Policy Wordings. Any word or expression to which a specific meaning has been assigned in any part of the policy or this certificate shall bear the same meaning wherever it may appear.

## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.

Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097, India

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or paste the link "[https://global.asego.in/documents/Policy\\_wording\\_Kotak\\_Group\\_Smart\\_Travel.pdf](https://global.asego.in/documents/Policy_wording_Kotak_Group_Smart_Travel.pdf)" on your browser.  
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# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

NAME : SANTHOSH BANTU

ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044422

START DATE 26/08/2025 END DATE 01/09/2025

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You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

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Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Cover provided by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited), Registered with IRDAI

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help



24x7 helpline: +91 8448582205



Insurance Assistance: customersupport@asego.in  
Claim Assistance: claims@asego.in



asego.in

**Note:** Assistance provided by Asego Global Assistance Private Limited, Insurance Plans available from Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited).

**Disclaimer:** Asego engages with various third-party providers for all physical assistance such as roadside assistance, home repairs, gift delivery etc. Apart from telephonic assistance, if any such services are availed through a third-party provider, customer to bear the cost incurred.

Keep travelling, because the world is waiting for you and we are always by your side.  
BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.





Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)  
Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: SANTHOSH BANTU Date of Birth: 11/08/1992 Passport Number: P3929377 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No: Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: 70044422 Intermediary Name: ASEGO INSURANCE LLP

#### Overseas Travel Insurance

This Group Smart Travel Insurance policy ZKGST00006 dated 19-02-2025 has been issued at Mumbai by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) to the master policy holder, Asego Global Assistance Private Limited and is governed by the terms, conditions and exclusions therein contained or Otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, represents the availability of benefits to the above-mentioned Insured Person. Through the master policy holder, Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) has received an amount of Rs. 27.20 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

#### Insurance Details :

Commencement Date: From: 26/08/2025 End Date: 01/09/2025 No. of Days: 7  
Plan Name: KTK CO C - 2 50000 Geographical Scope: Nominee Name: LEGAL HEIR  
Excluding USA and CANADA Relationship of the Nominee: LEGAL HEIR

Declared Pre-existing diseases / conditions:

Specific exclusions: Unless Pre-Existing Disease cover has been specifically opted by the insured and allowed by Us in the certificate of Insurance, any declared pre-existing diseases / conditions stated in the policy shall be excluded from the scope of coverage under this Certificate of Insurance. If Pre-Existing Disease Cover In Life Threatening Medical Condition has been allowed under the certificate of Insurance, our liability with respect to such claim shall be restricted to sublimit specified in the coverage table below.

Remarks:

Coverages	Sum Insured	Deductibles	Claim Payment basis
Emergency Medical Expenses (Accident & Illness)	USD 50000	NA	Indemnity
Medical Evacuation	USD 25000	NA	Indemnity
Repatriation of Mortal Remains	USD 10000	NA	Indemnity
Out-patient Care	USD 35000	NA	Indemnity
Dental Expenses	USD 500	USD 100	Indemnity
Personal Accident	USD 25000	NA	Benefit
Loss of Checked-in Baggage (Indemnity)	USD 1000	NA	Indemnity
Delay of Checked-in Baggage (Indemnity)	USD 100	USD 6 Hrs	Indemnity
Loss of Passport (Indemnity)	USD 300	USD 50	Indemnity
Personal Liability	USD 200000	NA	Indemnity
Trip Cancellation (Before commencement of Trip) Trip Curtailment (Cutting short of Trip) Trip Interruption	USD 1500	USD 100	Indemnity
Missed Connection (Indemnity)	USD 750	USD 3 Hrs	Indemnity
Trip Delay (Indemnity)	USD 150	USD 6 Hrs	Indemnity
Pre-Existing Disease Cover In Life Threatening Medical Condition - upto 80 years	USD 10% of Emergency Medical Expenses - Accident and Illness Sum Insured or USD 10000 per policy whichever is lower	NA	Indemnity
Automatic Extensions	USD Applicable up to 7 days	NA	Indemnity
Sports Injury (Adventure and/or Professional Sports)	USD 20000	NA	Indemnity

Emergency Assistance Details :	
<b>FALCK INDIA PVT LTD</b> <b>The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.</b>	
USA & Canada Toll Free Number	+18882243035
Rest Of the World (Call Back Facility)	+91 124 4498763
Email Address:	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>

#### Other Terms & Conditions :

This Travel Insurance policy is only limited to customers of Asego Global Assistance Private Limited.

Certificate is only valid to the customers who are travelling from India.

This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30,000 minus deductibles (if any).

Sum Insured for Trip Curtailment (Cutting short of Trip) and Trip Interruption will be sublimited to sum insured specified under Trip Cancellation (Before commencement of Trip).

Medical/Hospitalization expenses due to COVID 19 Infection including treatment during quarantine shall be covered if contracted during the travel as per policy terms and condition. The insurer is not liable to pay for non-institutional facilities such as hotel, home etc if any insured person is exhibiting symptoms of infection and/or not diagnosed positive for virus infection but quarantined as a precautionary measure due to local administration/WHO guidelines.

Declined countries are Iran, North Korea, Syria, Cuba, Belarus, Venezuela, Sudan, Libya, Myanmar, Iraq, Zimbabwe, Somalia, Central African Republic, Democratic Republic of the Congo, Yemen, South Sudan, Lebanon, Nicaragua, Burundi and Including any other countries where there is travel restriction as per the advisory issued by GOI.

This policy covers all necessary expenses as defined in the policy wordings in the event of trip being unavoidably Cancelled/Interrupted or curtailed solely and directly as a result of Perils of Trip Cancellation (Before commencement of Trip) / Trip Curtailment (Cutting short of Trip) Trip Interruption.

Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. Any event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier. Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of Insured person / Immediate family member.

Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic.

cancellation or Interruption of trip due to diagnosis of the insured's Immediate family member (or relative) with Any Infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / Immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or state Government.

This policy excludes coverage for sporting activities, including training or participation in professional or semi-professional sports competition or adventure sports, unless "Sports Injury (Adventure and/or Professional Sports)" cover is specifically opted for by the Insured & limits for coverage has been clearly mentioned in the "Coverages" section of the Certificate of Insurance, upon payment of extra premium at the inception of the policy. When opting for Sports Injury (Adventure and/or Professional Sports), the policy extends coverage to include activities outlined in Adventure sports, activities and Experiences, Level 1,2 & 3 as stated in the policy wordings.

#### • Below Sublimit is applicable from the age 61 Years up to the age of 80 years for Emergency Medical Expenses.

Special Sublimit Applicable- For Insured Person 61 Years- 80 Years	
Room Rent	\$1750/day up to 30 days
ICU Charges	\$3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Medical Practitioner's visit fees	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to \$ 500
Miscellaneous Expenses	Maximum of USD 1000
Sublimit for above 80 YRS & Maximum up to 85 Years	Per Hospitalization maximum limit is USD 5000

**Note 1:** The maximum liability in the event of claim shall be restricted to Sublimit mentioned above or Sum Insured specified under "Coverage" section of the Certificate of Insurance under Emergency Medical Expenses (Accident & Illness) or Emergency Medical Expenses (Accident Only) and/or Pre-Existing Disease Cover In Life Threatening Medical Condition and/or Pre-existing Disease Cover whichever is lower.

**Note 2:** These Sublimit shall not apply if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & same has been clearly mentioned in the "Coverages" section of the certificate.

This Certificate of Insurance shall be read together with Policy Schedule and the Policy Wordings. Any word or expression to which a specific meaning has been assigned in any part of the policy or this certificate shall bear the same meaning wherever it may appear.

## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.

Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097, India

Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.

GENERAL EXCLUSIONS	<div>1. Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip at any port at the Country of Residence / City of Residence of the Insured mentioned hereunder Unless Specifically Opted for (Visa denial, Home to Home cover)</div> <div>2. External Congenital anomalies or any complications or conditions arising therefrom.</div> <div>3. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions except HIV/ AIDS.</div> <div>4. 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.</div> <div>5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.</div> <div>6. 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.</div> <div>7. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism.</div> <div>Above is an indicative list of General Exclusions. For complete details please refer to the Policy wordings available with the Group Master Policyholder. Alternatively, the same can be downloaded from our website <a href="http://www.zurichkotak.com">www.zurichkotak.com</a></div>																														
GRIEVANCE REDRESSAL DETAILS	<div>In case of any grievance the insured person may contact the company through Website: <a href="http://www.zurichkotak.com">www.zurichkotak.com</a> Toll free: 18002664545 E-mail: <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a> Fax: 022-28401823 Courier: Kotak General Insurance 8th Floor, Zone IV, Building No.21, Infinity IT park, Off Western Express Highway, Goregaon, Mulund Link Road, Malad (E), Mumbai – 400097</div> <div>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.</div> <div>If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at <a href="mailto:grievanceofficer@zurichkotak.com">grievanceofficer@zurichkotak.com</a> For updated details of grievance officer, kindly refer the link: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>For senior citizens, please contact the respective branch office of the Company or call at 18002664545 or may write an e- mail at <a href="mailto:seniorcitizen@zurichkotak.com">seniorcitizen@zurichkotak.com</a></div> <div>If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.</div> <div>The details of the Insurance Ombudsman is available at: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: <a href="http://www.cioins.co.in/ombudsman">www.cioins.co.in/ombudsman</a></div> <div>Grievance may also be lodged at Bima Bharosa Portal– <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></div>																														
Notice of Claim	<table><tr><th colspan="3">OVERSEAS CLAIM ASSISTANCE (CASHLESS)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number (Overseas)</td><td></td></tr><tr><td>- For USA &amp; Canada</td><td>+18882243035 (Toll free)</td></tr><tr><td>- For Rest of the World</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr></table> <table><tr><th colspan="3">CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr><tr><td rowspan="3">Correspondence Address</td><td>FALCK INDIA PVT LTD,</td></tr><tr><td>The Peach tree, Block C,</td></tr><tr><td>Sushant Lok – 1, Sector – 43 Gurgaon,</td></tr><tr><td></td><td>Haryana - 100215. India.</td></tr></table>	OVERSEAS CLAIM ASSISTANCE (CASHLESS)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number (Overseas)		- For USA & Canada	+18882243035 (Toll free)	- For Rest of the World	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	Correspondence Address	FALCK INDIA PVT LTD,	The Peach tree, Block C,	Sushant Lok – 1, Sector – 43 Gurgaon,		Haryana - 100215. India.
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For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#)  
or paste the link "[https://global.asego.in/documents/Policy\\_wording\\_Kotak\\_Group\\_Smart\\_Travel.pdf](https://global.asego.in/documents/Policy_wording_Kotak_Group_Smart_Travel.pdf)" on your browser.  
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UIN: ZUKTGBP24163V022324 CIN: U66000MH2014PLC260291.

\*This is a computer generated statement doesn't need any signature

## Zurich Kotak General Insurance Company (India) Ltd.

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# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

NAME : LAVAKUSHA KARINGULA

ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044423

START DATE 26/08/2025 END DATE 01/09/2025

STYLE

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



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Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: LAVAKUSHA KARINGULA Date of Birth: 16/04/1987 Passport Number: R6899511 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No: Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: **70044423** Intermediary Name: ASEGO INSURANCE LLP

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## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.

Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097, India

Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.

GENERAL EXCLUSIONS	<div>1. Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip at any port at the Country of Residence / City of Residence of the Insured mentioned hereunder Unless Specifically Opted for (Visa denial, Home to Home cover)</div> <div>2. External Congenital anomalies or any complications or conditions arising therefrom.</div> <div>3. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions except HIV/ AIDS.</div> <div>4. 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.</div> <div>5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.</div> <div>6. 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.</div> <div>7. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism.</div> <div>Above is an indicative list of General Exclusions. For complete details please refer to the Policy wordings available with the Group Master Policyholder. Alternatively, the same can be downloaded from our website <a href="http://www.zurichkotak.com">www.zurichkotak.com</a></div>																														
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For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#)  
or paste the link "[https://global.asego.in/documents/Policy\\_wording\\_Kotak\\_Group\\_Smart\\_Travel.pdf](https://global.asego.in/documents/Policy_wording_Kotak_Group_Smart_Travel.pdf)" on your browser.  
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# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

NAME : ACHARY SALIVOJU

ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044424

START DATE 26/08/2025 END DATE 01/09/2025

STYLE

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Cover provided by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited), Registered with IRDAI

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help



24x7 helpline: +91 8448582205



Insurance Assistance: customersupport@asego.in  
Claim Assistance: claims@asego.in



asego.in

**Note:** Assistance provided by Asego Global Assistance Private Limited, Insurance Plans available from Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited).

**Disclaimer:** Asego engages with various third-party providers for all physical assistance such as roadside assistance, home repairs, gift delivery etc. Apart from telephonic assistance, if any such services are availed through a third-party provider, customer to bear the cost incurred.

Keep travelling, because the world is waiting for you and we are always by your side.  
BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)  
Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: ACHARY SALIVOJU Date of Birth: 01/01/1971 Passport Number: AB028446 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No: Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: **70044424** Intermediary Name: ASEGO INSURANCE LLP

#### Overseas Travel Insurance

This Group Smart Travel Insurance policy ZKGST00006 dated 19-02-2025 has been issued at Mumbai by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) to the master policy holder, Asego Global Assistance Private Limited and is governed by the terms, conditions and exclusions therein contained or Otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, represents the availability of benefits to the above-mentioned Insured Person. Through the master policy holder, Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) has received an amount of Rs. 27.20 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

#### Insurance Details :

Commencement Date: From: 26/08/2025 End Date: 01/09/2025 No. of Days: 7  
Plan Name: KTK CO C - 2 50000 Geographical Scope: Nominee Name: LEGAL HEIR  
Excluding USA and CANADA Relationship of the Nominee: LEGAL HEIR

Declared Pre-existing diseases / conditions:

Specific exclusions: Unless Pre-Existing Disease cover has been specifically opted by the insured and allowed by Us in the certificate of Insurance, any declared pre-existing diseases / conditions stated in the policy shall be excluded from the scope of coverage under this Certificate of Insurance. If Pre-Existing Disease Cover In Life Threatening Medical Condition has been allowed under the certificate of Insurance, our liability with respect to such claim shall be restricted to sublimit specified in the coverage table below.

Remarks:

Coverages	Sum Insured	Deductibles	Claim Payment basis
Emergency Medical Expenses (Accident & Illness)	USD 50000	NA	Indemnity
Medical Evacuation	USD 25000	NA	Indemnity
Repatriation of Mortal Remains	USD 10000	NA	Indemnity
Out-patient Care	USD 35000	NA	Indemnity
Dental Expenses	USD 500	USD 100	Indemnity
Personal Accident	USD 25000	NA	Benefit
Loss of Checked-in Baggage (Indemnity)	USD 1000	NA	Indemnity
Delay of Checked-in Baggage (Indemnity)	USD 100	USD 6 Hrs	Indemnity
Loss of Passport (Indemnity)	USD 300	USD 50	Indemnity
Personal Liability	USD 200000	NA	Indemnity
Trip Cancellation (Before commencement of Trip) Trip Curtailment (Cutting short of Trip) Trip Interruption	USD 1500	USD 100	Indemnity
Missed Connection (Indemnity)	USD 750	USD 3 Hrs	Indemnity
Trip Delay (Indemnity)	USD 150	USD 6 Hrs	Indemnity
Pre-Existing Disease Cover In Life Threatening Medical Condition - upto 80 years	USD 10% of Emergency Medical Expenses - Accident and Illness Sum Insured or USD 10000 per policy whichever is lower	NA	Indemnity
Automatic Extensions	USD Applicable up to 7 days	NA	Indemnity
Sports Injury (Adventure and/or Professional Sports)	USD 20000	NA	Indemnity

Emergency Assistance Details :	
<b>FALCK INDIA PVT LTD</b> <b>The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.</b>	
USA & Canada Toll Free Number	+18882243035
Rest Of the World (Call Back Facility)	+91 124 4498763
Email Address:	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>

#### Other Terms & Conditions :

This Travel Insurance policy is only limited to customers of Asego Global Assistance Private Limited.

Certificate is only valid to the customers who are travelling from India.

This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30,000 minus deductibles (if any).

Sum Insured for Trip Curtailment (Cutting short of Trip) and Trip Interruption will be sublimited to sum insured specified under Trip Cancellation (Before commencement of Trip).

Medical/Hospitalization expenses due to COVID 19 Infection including treatment during quarantine shall be covered if contracted during the travel as per policy terms and condition. The insurer is not liable to pay for non-institutional facilities such as hotel, home etc if any insured person is exhibiting symptoms of infection and/or not diagnosed positive for virus infection but quarantined as a precautionary measure due to local administration/WHO guidelines.

Declined countries are Iran, North Korea, Syria, Cuba, Belarus, Venezuela, Sudan, Libya, Myanmar, Iraq, Zimbabwe, Somalia, Central African Republic, Democratic Republic of the Congo, Yemen, South Sudan, Lebanon, Nicaragua, Burundi and Including any other countries where there is travel restriction as per the advisory issued by GOI.

This policy covers all necessary expenses as defined in the policy wordings in the event of trip being unavoidably Cancelled/Interrupted or curtailed solely and directly as a result of Perils of Trip Cancellation (Before commencement of Trip) / Trip Curtailment (Cutting short of Trip) Trip Interruption.

Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. Any event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier. Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of Insured person / Immediate family member.

Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic.

cancellation or Interruption of trip due to diagnosis of the insured's Immediate family member (or relative) with Any Infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / Immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or state Government.

This policy excludes coverage for sporting activities, including training or participation in professional or semi-professional sports competition or adventure sports, unless "Sports Injury (Adventure and/or Professional Sports)" cover is specifically opted for by the Insured & limits for coverage has been clearly mentioned in the "Coverages" section of the Certificate of Insurance, upon payment of extra premium at the inception of the policy. When opting for Sports Injury (Adventure and/or Professional Sports), the policy extends coverage to include activities outlined in Adventure sports, activities and Experiences, Level 1,2 & 3 as stated in the policy wordings.

#### • Below Sublimit is applicable from the age 61 Years up to the age of 80 years for Emergency Medical Expenses.

Special Sublimit Applicable- For Insured Person 61 Years- 80 Years	
Room Rent	\$1750/day up to 30 days
ICU Charges	\$3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Medical Practitioner's visit fees	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to \$ 500
Miscellaneous Expenses	Maximum of USD 1000
Sublimit for above 80 YRS & Maximum up to 85 Years	Per Hospitalization maximum limit is USD 5000

**Note 1:** The maximum liability in the event of claim shall be restricted to Sublimit mentioned above or Sum Insured specified under "Coverage" section of the Certificate of Insurance under Emergency Medical Expenses (Accident & Illness) or Emergency Medical Expenses (Accident Only) and/or Pre-Existing Disease Cover In Life Threatening Medical Condition and/or Pre-existing Disease Cover whichever is lower.

**Note 2:** These Sublimit shall not apply if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & same has been clearly mentioned in the "Coverages" section of the certificate.

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Office: 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097. India  
Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.

# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

NAME : SRINIVAS KARLAPATI

ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044425

START DATE 26/08/2025 END DATE 01/09/2025

STYLE

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Cover provided by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited), Registered with IRDAI

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help

- 24x7 helpline: +91 8448582205
- Insurance Assistance: customersupport@asego.in  
Claim Assistance: claims@asego.in
- asego.in

**Note:** Assistance provided by Asego Global Assistance Private Limited, Insurance Plans available from Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited).

**Disclaimer:** Asego engages with various third-party providers for all physical assistance such as roadside assistance, home repairs, gift delivery etc. Apart from telephonic assistance, if any such services are availed through a third-party provider, customer to bear the cost incurred.

Keep travelling, because the world is waiting for you and we are always by your side.  
BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)  
Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: SRINIVAS KARLAPATI Date of Birth: 20/08/1966 Passport Number: W8746955 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No:  
Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: 70044425 Intermediary Name: ASEGO INSURANCE LLP

#### Overseas Travel Insurance

This Group Smart Travel Insurance policy ZKGST00006 dated 19-02-2025 has been issued at Mumbai by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) to the master policy holder, Asego Global Assistance Private Limited and is governed by the terms, conditions and exclusions therein contained or Otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, represents the availability of benefits to the above-mentioned Insured Person. Through the master policy holder, Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) has received an amount of Rs. 27.20 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

#### Insurance Details :

Commencement Date: From: 26/08/2025 End Date: 01/09/2025 No. of Days: 7  
Plan Name: KTK CO C - 2 50000 Geographical Scope: Nominee Name: LEGAL HEIR  
Excluding USA and CANADA Relationship of the Nominee: LEGAL HEIR

Declared Pre-existing diseases / conditions:

Specific exclusions: Unless Pre-Existing Disease cover has been specifically opted by the insured and allowed by Us in the certificate of Insurance, any declared pre-existing diseases / conditions stated in the policy shall be excluded from the scope of coverage under this Certificate of Insurance. If Pre-Existing Disease Cover In Life Threatening Medical Condition has been allowed under the certificate of Insurance, our liability with respect to such claim shall be restricted to sublimit specified in the coverage table below.

Remarks:

Coverages	Sum Insured	Deductibles	Claim Payment basis
Emergency Medical Expenses (Accident & Illness)	USD 50000	NA	Indemnity
Medical Evacuation	USD 25000	NA	Indemnity
Repatriation of Mortal Remains	USD 10000	NA	Indemnity
Out-patient Care	USD 35000	NA	Indemnity
Dental Expenses	USD 500	USD 100	Indemnity
Personal Accident	USD 25000	NA	Benefit
Loss of Checked-in Baggage (Indemnity)	USD 1000	NA	Indemnity
Delay of Checked-in Baggage (Indemnity)	USD 100	USD 6 Hrs	Indemnity
Loss of Passport (Indemnity)	USD 300	USD 50	Indemnity
Personal Liability	USD 200000	NA	Indemnity
Trip Cancellation (Before commencement of Trip) Trip Curtailment (Cutting short of Trip) Trip Interruption	USD 1500	USD 100	Indemnity
Missed Connection (Indemnity)	USD 750	USD 3 Hrs	Indemnity
Trip Delay (Indemnity)	USD 150	USD 6 Hrs	Indemnity
Pre-Existing Disease Cover In Life Threatening Medical Condition - upto 80 years	USD 10% of Emergency Medical Expenses - Accident and Illness Sum Insured or USD 10000 per policy whichever is lower	NA	Indemnity
Automatic Extensions	USD Applicable up to 7 days	NA	Indemnity
Sports Injury (Adventure and/or Professional Sports)	USD 20000	NA	Indemnity

Emergency Assistance Details :	
<b>FALCK INDIA PVT LTD</b> <b>The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.</b>	
USA & Canada Toll Free Number	+18882243035
Rest Of the World (Call Back Facility)	+91 124 4498763
Email Address:	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>

#### Other Terms & Conditions :

This Travel Insurance policy is only limited to customers of Asego Global Assistance Private Limited.

Certificate is only valid to the customers who are travelling from India.

This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30,000 minus deductibles (if any).

Sum Insured for Trip Curtailment (Cutting short of Trip) and Trip Interruption will be sublimited to sum insured specified under Trip Cancellation (Before commencement of Trip).

Medical/Hospitalization expenses due to COVID 19 Infection including treatment during quarantine shall be covered if contracted during the travel as per policy terms and condition. The insurer is not liable to pay for non-institutional facilities such as hotel, home etc if any insured person is exhibiting symptoms of infection and/or not diagnosed positive for virus infection but quarantined as a precautionary measure due to local administration/WHO guidelines.

Declined countries are Iran, North Korea, Syria, Cuba, Belarus, Venezuela, Sudan, Libya, Myanmar, Iraq, Zimbabwe, Somalia, Central African Republic, Democratic Republic of the Congo, Yemen, South Sudan, Lebanon, Nicaragua, Burundi and Including any other countries where there is travel restriction as per the advisory issued by GOI.

This policy covers all necessary expenses as defined in the policy wordings in the event of trip being unavoidably Cancelled/Interrupted or curtailed solely and directly as a result of Perils of Trip Cancellation (Before commencement of Trip) / Trip Curtailment (Cutting short of Trip) Trip Interruption.

Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. Any event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier. Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of Insured person / Immediate family member.

Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic.

cancellation or Interruption of trip due to diagnosis of the insured's Immediate family member (or relative) with Any Infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / Immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or state Government.

This policy excludes coverage for sporting activities, including training or participation in professional or semi-professional sports competition or adventure sports, unless "Sports Injury (Adventure and/or Professional Sports)" cover is specifically opted for by the Insured & limits for coverage has been clearly mentioned in the "Coverages" section of the Certificate of Insurance, upon payment of extra premium at the inception of the policy. When opting for Sports Injury (Adventure and/or Professional Sports), the policy extends coverage to include activities outlined in Adventure sports, activities and Experiences, Level 1,2 & 3 as stated in the policy wordings.

#### • Below Sublimit is applicable from the age 61 Years up to the age of 80 years for Emergency Medical Expenses.

Special Sublimit Applicable- For Insured Person 61 Years- 80 Years	
Room Rent	\$1750/day up to 30 days
ICU Charges	\$3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Medical Practitioner's visit fees	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to \$ 500
Miscellaneous Expenses	Maximum of USD 1000
Sublimit for above 80 YRS & Maximum up to 85 Years	Per Hospitalization maximum limit is USD 5000

**Note 1:** The maximum liability in the event of claim shall be restricted to Sublimit mentioned above or Sum Insured specified under "Coverage" section of the Certificate of Insurance under Emergency Medical Expenses (Accident & Illness) or Emergency Medical Expenses (Accident Only) and/or Pre-Existing Disease Cover In Life Threatening Medical Condition and/or Pre-existing Disease Cover whichever is lower.

**Note 2:** These Sublimit shall not apply if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & same has been clearly mentioned in the "Coverages" section of the certificate.

This Certificate of Insurance shall be read together with Policy Schedule and the Policy Wordings. Any word or expression to which a specific meaning has been assigned in any part of the policy or this certificate shall bear the same meaning wherever it may appear.

## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.

Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097, India

Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.



GENERAL EXCLUSIONS	<div>1. Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip at any port at the Country of Residence / City of Residence of the Insured mentioned hereunder Unless Specifically Opted for (Visa denial, Home to Home cover)</div> <div>2. External Congenital anomalies or any complications or conditions arising therefrom.</div> <div>3. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions except HIV/ AIDS.</div> <div>4. 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.</div> <div>5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.</div> <div>6. 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.</div> <div>7. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism.</div> <div>Above is an indicative list of General Exclusions. For complete details please refer to the Policy wordings available with the Group Master Policyholder. Alternatively, the same can be downloaded from our website <a href="http://www.zurichkotak.com">www.zurichkotak.com</a></div>																												
GRIEVANCE REDRESSAL DETAILS	<div>In case of any grievance the insured person may contact the company through Website: <a href="http://www.zurichkotak.com">www.zurichkotak.com</a> Toll free: 18002664545 E-mail: <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a> Fax: 022-28401823 Courier: Kotak General Insurance 8th Floor, Zone IV, Building No.21, Infinity IT park, Off Western Express Highway, Goregaon, Mulund Link Road, Malad (E), Mumbai – 400097</div> <div>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.</div> <div>If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at <a href="mailto:grievanceofficer@zurichkotak.com">grievanceofficer@zurichkotak.com</a> For updated details of grievance officer, kindly refer the link: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>For senior citizens, please contact the respective branch office of the Company or call at 18002664545 or may write an e- mail at <a href="mailto:seniorcitizen@zurichkotak.com">seniorcitizen@zurichkotak.com</a></div> <div>If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.</div> <div>The details of the Insurance Ombudsman is available at: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: <a href="http://www.cioins.co.in/ombudsman">www.cioins.co.in/ombudsman</a></div> <div>Grievance may also be lodged at Bima Bharosa Portal– <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></div>																												
Notice of Claim	<table><tr><th colspan="3">OVERSEAS CLAIM ASSISTANCE (CASHLESS)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number (Overseas)</td><td></td></tr><tr><td>- For USA &amp; Canada</td><td>+18882243035 (Toll free)</td></tr><tr><td>- For Rest of the World</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr></table> <table><tr><th colspan="3">CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr><tr><td rowspan="3">Correspondence Address</td><td>FALCK INDIA PVT LTD,</td></tr><tr><td>The Peach tree, Block C,</td></tr><tr><td>Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215. India.</td></tr></table>	OVERSEAS CLAIM ASSISTANCE (CASHLESS)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number (Overseas)		- For USA & Canada	+18882243035 (Toll free)	- For Rest of the World	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	Correspondence Address	FALCK INDIA PVT LTD,	The Peach tree, Block C,	Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215. India.
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authenticate policy

For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#)  
or paste the link "[https://global.asego.in/documents/Policy\\_wording\\_Kotak\\_Group\\_Smart\\_Travel.pdf](https://global.asego.in/documents/Policy_wording_Kotak_Group_Smart_Travel.pdf)" on your browser.

Website: [www.zurichkotak.com](http://www.zurichkotak.com); IRDA Reg. No: 152, Email: [care@zurichkotak.com](mailto:care@zurichkotak.com)

Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.  
UIN: ZUKTGBP24163V022324 CIN: U66000MH2014PLC260291.

\*This is a computer generated statement doesn't need any signature

## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.

Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.

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# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

 NAME : VENKATESWARLU MATTAPELLI

 ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044426

START DATE 26/08/2025 END DATE 01/09/2025

STYLE

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Cover provided by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited), Registered with IRDAI

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help



24x7 helpline: +91 8448582205



Insurance Assistance: customersupport@asego.in  
Claim Assistance: claims@asego.in



asego.in

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Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)  
Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: VENKATESWARLU MATTAPELLI Date of Birth: 04/04/1998 Passport Number: Y5304846 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No: Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: **70044426** Intermediary Name: ASEGO INSURANCE LLP

#### Overseas Travel Insurance

This Group Smart Travel Insurance policy ZKGST00006 dated 19-02-2025 has been issued at Mumbai by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) to the master policy holder, Asego Global Assistance Private Limited and is governed by the terms, conditions and exclusions therein contained or Otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, represents the availability of benefits to the above-mentioned Insured Person. Through the master policy holder, Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) has received an amount of Rs. 27.20 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

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Commencement Date: From: 26/08/2025 End Date: 01/09/2025 No. of Days: 7  
Plan Name: KTK CO C - 2 50000 Geographical Scope: Nominee Name: LEGAL HEIR  
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Declared Pre-existing diseases / conditions:

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Remarks:

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Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic.

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#### • Below Sublimit is applicable from the age 61 Years up to the age of 80 years for Emergency Medical Expenses.

Special Sublimit Applicable- For Insured Person 61 Years- 80 Years	
Room Rent	\$1750/day up to 30 days
ICU Charges	\$3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Medical Practitioner's visit fees	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to \$ 500
Miscellaneous Expenses	Maximum of USD 1000
Sublimit for above 80 YRS & Maximum up to 85 Years	Per Hospitalization maximum limit is USD 5000

**Note 1:** The maximum liability in the event of claim shall be restricted to Sublimit mentioned above or Sum Insured specified under "Coverage" section of the Certificate of Insurance under Emergency Medical Expenses (Accident & Illness) or Emergency Medical Expenses (Accident Only) and/or Pre-Existing Disease Cover In Life Threatening Medical Condition and/or Pre-existing Disease Cover whichever is lower.

**Note 2:** These Sublimit shall not apply if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & same has been clearly mentioned in the "Coverages" section of the certificate.

This Certificate of Insurance shall be read together with Policy Schedule and the Policy Wordings. Any word or expression to which a specific meaning has been assigned in any part of the policy or this certificate shall bear the same meaning wherever it may appear.

## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.

Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097, India

Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.

GENERAL EXCLUSIONS	<div>1. Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip at any port at the Country of Residence / City of Residence of the Insured mentioned hereunder Unless Specifically Opted for (Visa denial, Home to Home cover)</div> <div>2. External Congenital anomalies or any complications or conditions arising therefrom.</div> <div>3. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions except HIV/ AIDS.</div> <div>4. 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.</div> <div>5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.</div> <div>6. 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.</div> <div>7. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism.</div> <div>Above is an indicative list of General Exclusions. For complete details please refer to the Policy wordings available with the Group Master Policyholder. Alternatively, the same can be downloaded from our website <a href="http://www.zurichkotak.com">www.zurichkotak.com</a></div>																												
GRIEVANCE REDRESSAL DETAILS	<div>In case of any grievance the insured person may contact the company through Website: <a href="http://www.zurichkotak.com">www.zurichkotak.com</a> Toll free: 18002664545 E-mail: <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a> Fax: 022-28401823 Courier: Kotak General Insurance 8th Floor, Zone IV, Building No.21, Infinity IT park, Off Western Express Highway, Goregaon, Mulund Link Road, Malad (E), Mumbai – 400097</div> <div>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.</div> <div>If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at <a href="mailto:grievanceofficer@zurichkotak.com">grievanceofficer@zurichkotak.com</a> For updated details of grievance officer, kindly refer the link: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>For senior citizens, please contact the respective branch office of the Company or call at 18002664545 or may write an e- mail at <a href="mailto:seniorcitizen@zurichkotak.com">seniorcitizen@zurichkotak.com</a></div> <div>If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.</div> <div>The details of the Insurance Ombudsman is available at: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: <a href="http://www.cioins.co.in/ombudsman">www.cioins.co.in/ombudsman</a></div> <div>Grievance may also be lodged at Bima Bharosa Portal– <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></div>																												
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Scan the code to



authenticate policy

For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#)  
or paste the link "[https://global.asego.in/documents/Policy\\_wording\\_Kotak\\_Group\\_Smart\\_Travel.pdf](https://global.asego.in/documents/Policy_wording_Kotak_Group_Smart_Travel.pdf)" on your browser.

Website: [www.zurichkotak.com](http://www.zurichkotak.com); IRDA Reg. No: 152, Email: [care@zurichkotak.com](mailto:care@zurichkotak.com)

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UIN: ZUKTGBP24163V022324 CIN: U66000MH2014PLC260291.

\*This is a computer generated statement doesn't need any signature

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# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

NAME : SHANKAR NARSING

ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044427

START DATE 26/08/2025 END DATE 01/09/2025

STYLE

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Cover provided by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited), Registered with IRDAI

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help

- 24x7 helpline: +91 8448582205
- Insurance Assistance: customersupport@asego.in  
Claim Assistance: claims@asego.in
- asego.in

**Note:** Assistance provided by Asego Global Assistance Private Limited, Insurance Plans available from Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited).

**Disclaimer:** Asego engages with various third-party providers for all physical assistance such as roadside assistance, home repairs, gift delivery etc. Apart from telephonic assistance, if any such services are availed through a third-party provider, customer to bear the cost incurred.

Keep travelling, because the world is waiting for you and we are always by your side.  
BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)  
Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: SHANKAR NARSING Date of Birth: 11/05/1981 Passport Number: U5630787 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No: Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: 70044427 Intermediary Name: ASEGO INSURANCE LLP

#### Overseas Travel Insurance

This Group Smart Travel Insurance policy ZKGST00006 dated 19-02-2025 has been issued at Mumbai by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) to the master policy holder, Asego Global Assistance Private Limited and is governed by the terms, conditions and exclusions therein contained or Otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, represents the availability of benefits to the above-mentioned Insured Person. Through the master policy holder, Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) has received an amount of Rs. 27.20 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

#### Insurance Details :

Commencement Date: From: 26/08/2025 End Date: 01/09/2025 No. of Days: 7  
Plan Name: KTK CO C - 2 50000 Geographical Scope: Nominee Name: LEGAL HEIR  
Excluding USA and CANADA Relationship of the Nominee: LEGAL HEIR

Declared Pre-existing diseases / conditions:

Specific exclusions: Unless Pre-Existing Disease cover has been specifically opted by the insured and allowed by Us in the certificate of Insurance, any declared pre-existing diseases / conditions stated in the policy shall be excluded from the scope of coverage under this Certificate of Insurance. If Pre-Existing Disease Cover In Life Threatening Medical Condition has been allowed under the certificate of Insurance, our liability with respect to such claim shall be restricted to sublimit specified in the coverage table below.

Remarks:

Coverages	Sum Insured	Deductibles	Claim Payment basis
Emergency Medical Expenses (Accident & Illness)	USD 50000	NA	Indemnity
Medical Evacuation	USD 25000	NA	Indemnity
Repatriation of Mortal Remains	USD 10000	NA	Indemnity
Out-patient Care	USD 35000	NA	Indemnity
Dental Expenses	USD 500	USD 100	Indemnity
Personal Accident	USD 25000	NA	Benefit
Loss of Checked-in Baggage (Indemnity)	USD 1000	NA	Indemnity
Delay of Checked-in Baggage (Indemnity)	USD 100	USD 6 Hrs	Indemnity
Loss of Passport (Indemnity)	USD 300	USD 50	Indemnity
Personal Liability	USD 200000	NA	Indemnity
Trip Cancellation (Before commencement of Trip) Trip Curtailment (Cutting short of Trip) Trip Interruption	USD 1500	USD 100	Indemnity
Missed Connection (Indemnity)	USD 750	USD 3 Hrs	Indemnity
Trip Delay (Indemnity)	USD 150	USD 6 Hrs	Indemnity
Pre-Existing Disease Cover In Life Threatening Medical Condition - upto 80 years	USD 10% of Emergency Medical Expenses - Accident and Illness Sum Insured or USD 10000 per policy whichever is lower	NA	Indemnity
Automatic Extensions	USD Applicable up to 7 days	NA	Indemnity
Sports Injury (Adventure and/or Professional Sports)	USD 20000	NA	Indemnity

Emergency Assistance Details :	
<b>FALCK INDIA PVT LTD</b> <b>The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.</b>	
USA & Canada Toll Free Number	+18882243035
Rest Of the World (Call Back Facility)	+91 124 4498763
Email Address:	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>

#### Other Terms & Conditions :

This Travel Insurance policy is only limited to customers of Asego Global Assistance Private Limited.

Certificate is only valid to the customers who are travelling from India.

This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30,000 minus deductibles (if any).

Sum Insured for Trip Curtailment (Cutting short of Trip) and Trip Interruption will be sublimited to sum insured specified under Trip Cancellation (Before commencement of Trip).

Medical/Hospitalization expenses due to COVID 19 Infection including treatment during quarantine shall be covered if contracted during the travel as per policy terms and condition. The insurer is not liable to pay for non-institutional facilities such as hotel, home etc if any insured person is exhibiting symptoms of infection and/or not diagnosed positive for virus infection but quarantined as a precautionary measure due to local administration/WHO guidelines.

Declined countries are Iran, North Korea, Syria, Cuba, Belarus, Venezuela, Sudan, Libya, Myanmar, Iraq, Zimbabwe, Somalia, Central African Republic, Democratic Republic of the Congo, Yemen, South Sudan, Lebanon, Nicaragua, Burundi and Including any other countries where there is travel restriction as per the advisory issued by GOI.

This policy covers all necessary expenses as defined in the policy wordings in the event of trip being unavoidably Cancelled/Interrupted or curtailed solely and directly as a result of Perils of Trip Cancellation (Before commencement of Trip) / Trip Curtailment (Cutting short of Trip) Trip Interruption.

Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. Any event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier. Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of Insured person / Immediate family member.

Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic.

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Assistance Service Provider	Name	FALCK INDIA PVT LTD																											
	Contact Number	+91 124 4498763																											
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	Correspondence Address	FALCK INDIA PVT LTD,																											
		The Peach tree, Block C,																											
Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215. India.																													



For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#)  
or paste the link "[https://global.asego.in/documents/Policy\\_wording\\_Kotak\\_Group\\_Smart\\_Travel.pdf](https://global.asego.in/documents/Policy_wording_Kotak_Group_Smart_Travel.pdf)" on your browser.  
Website: [www.zurichkotak.com](http://www.zurichkotak.com); IRDA Reg. No: 152, Email: [care@zurichkotak.com](mailto:care@zurichkotak.com)

Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.  
UIN: ZUKTGBP24163V022324 CIN: U66000MH2014PLC260291.

\*This is a computer generated statement doesn't need any signature

## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.  
Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.  
Office: 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097. India  
Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.



# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

NAME : RAMANJI REDDY KATHI

ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044428

START DATE 26/08/2025 END DATE 01/09/2025

STYLE

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Cover provided by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited), Registered with IRDAI

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help

- 24x7 helpline: +91 8448582205
- Insurance Assistance: customersupport@asego.in  
Claim Assistance: claims@asego.in
- asego.in

**Note:** Assistance provided by Asego Global Assistance Private Limited, Insurance Plans available from Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited).

**Disclaimer:** Asego engages with various third-party providers for all physical assistance such as roadside assistance, home repairs, gift delivery etc. Apart from telephonic assistance, if any such services are availed through a third-party provider, customer to bear the cost incurred.

Keep travelling, because the world is waiting for you and we are always by your side.  
BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)  
Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: RAMANJI REDDY KATHI Date of Birth: 10/06/1984 Passport Number: B8191842 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No: Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: 70044428 Intermediary Name: ASEGO INSURANCE LLP

#### Overseas Travel Insurance

This Group Smart Travel Insurance policy ZKGST00006 dated 19-02-2025 has been issued at Mumbai by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) to the master policy holder, Asego Global Assistance Private Limited and is governed by the terms, conditions and exclusions therein contained or Otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, represents the availability of benefits to the above-mentioned Insured Person. Through the master policy holder, Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) has received an amount of Rs. 27.20 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

#### Insurance Details :

Commencement Date: From: 26/08/2025 End Date: 01/09/2025 No. of Days: 7  
Plan Name: KTK CO C - 2 50000 Geographical Scope: Nominee Name: LEGAL HEIR  
Excluding USA and CANADA Relationship of the Nominee: LEGAL HEIR

Declared Pre-existing diseases / conditions:

Specific exclusions: Unless Pre-Existing Disease cover has been specifically opted by the insured and allowed by Us in the certificate of Insurance, any declared pre-existing diseases / conditions stated in the policy shall be excluded from the scope of coverage under this Certificate of Insurance. If Pre-Existing Disease Cover In Life Threatening Medical Condition has been allowed under the certificate of Insurance, our liability with respect to such claim shall be restricted to sublimit specified in the coverage table below.

Remarks:

Coverages	Sum Insured	Deductibles	Claim Payment basis
Emergency Medical Expenses (Accident & Illness)	USD 50000	NA	Indemnity
Medical Evacuation	USD 25000	NA	Indemnity
Repatriation of Mortal Remains	USD 10000	NA	Indemnity
Out-patient Care	USD 35000	NA	Indemnity
Dental Expenses	USD 500	USD 100	Indemnity
Personal Accident	USD 25000	NA	Benefit
Loss of Checked-in Baggage (Indemnity)	USD 1000	NA	Indemnity
Delay of Checked-in Baggage (Indemnity)	USD 100	USD 6 Hrs	Indemnity
Loss of Passport (Indemnity)	USD 300	USD 50	Indemnity
Personal Liability	USD 200000	NA	Indemnity
Trip Cancellation (Before commencement of Trip) Trip Curtailment (Cutting short of Trip) Trip Interruption	USD 1500	USD 100	Indemnity
Missed Connection (Indemnity)	USD 750	USD 3 Hrs	Indemnity
Trip Delay (Indemnity)	USD 150	USD 6 Hrs	Indemnity
Pre-Existing Disease Cover In Life Threatening Medical Condition - upto 80 years	USD 10% of Emergency Medical Expenses - Accident and Illness Sum Insured or USD 10000 per policy whichever is lower	NA	Indemnity
Automatic Extensions	USD Applicable up to 7 days	NA	Indemnity
Sports Injury (Adventure and/or Professional Sports)	USD 20000	NA	Indemnity

Emergency Assistance Details :	
<b>FALCK INDIA PVT LTD</b> <b>The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.</b>	
USA & Canada Toll Free Number	+18882243035
Rest Of the World (Call Back Facility)	+91 124 4498763
Email Address:	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>

#### Other Terms & Conditions :

This Travel Insurance policy is only limited to customers of Asego Global Assistance Private Limited.

Certificate is only valid to the customers who are travelling from India.

This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30,000 minus deductibles (if any).

Sum Insured for Trip Curtailment (Cutting short of Trip) and Trip Interruption will be sublimited to sum insured specified under Trip Cancellation (Before commencement of Trip).

Medical/Hospitalization expenses due to COVID 19 Infection including treatment during quarantine shall be covered if contracted during the travel as per policy terms and condition. The insurer is not liable to pay for non-institutional facilities such as hotel, home etc if any insured person is exhibiting symptoms of infection and/or not diagnosed positive for virus infection but quarantined as a precautionary measure due to local administration/WHO guidelines.

Declined countries are Iran, North Korea, Syria, Cuba, Belarus, Venezuela, Sudan, Libya, Myanmar, Iraq, Zimbabwe, Somalia, Central African Republic, Democratic Republic of the Congo, Yemen, South Sudan, Lebanon, Nicaragua, Burundi and Including any other countries where there is travel restriction as per the advisory issued by GOI.

This policy covers all necessary expenses as defined in the policy wordings in the event of trip being unavoidably Cancelled/Interrupted or curtailed solely and directly as a result of Perils of Trip Cancellation (Before commencement of Trip) / Trip Curtailment (Cutting short of Trip) Trip Interruption.

Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. Any event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier. Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of Insured person / Immediate family member.

Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic.

cancellation or Interruption of trip due to diagnosis of the insured's Immediate family member (or relative) with Any Infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / Immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or state Government.

This policy excludes coverage for sporting activities, including training or participation in professional or semi-professional sports competition or adventure sports, unless "Sports Injury (Adventure and/or Professional Sports)" cover is specifically opted for by the Insured & limits for coverage has been clearly mentioned in the "Coverages" section of the Certificate of Insurance, upon payment of extra premium at the inception of the policy. When opting for Sports Injury (Adventure and/or Professional Sports), the policy extends coverage to include activities outlined in Adventure sports, activities and Experiences, Level 1,2 & 3 as stated in the policy wordings.

#### • Below Sublimit is applicable from the age 61 Years up to the age of 80 years for Emergency Medical Expenses.

Special Sublimit Applicable- For Insured Person 61 Years- 80 Years	
Room Rent	\$1750/day up to 30 days
ICU Charges	\$3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Medical Practitioner's visit fees	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to \$ 500
Miscellaneous Expenses	Maximum of USD 1000
Sublimit for above 80 YRS & Maximum up to 85 Years	Per Hospitalization maximum limit is USD 5000

**Note 1:** The maximum liability in the event of claim shall be restricted to Sublimit mentioned above or Sum Insured specified under "Coverage" section of the Certificate of Insurance under Emergency Medical Expenses (Accident & Illness) or Emergency Medical Expenses (Accident Only) and/or Pre-Existing Disease Cover In Life Threatening Medical Condition and/or Pre-existing Disease Cover whichever is lower.

**Note 2:** These Sublimit shall not apply if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & same has been clearly mentioned in the "Coverages" section of the certificate.

This Certificate of Insurance shall be read together with Policy Schedule and the Policy Wordings. Any word or expression to which a specific meaning has been assigned in any part of the policy or this certificate shall bear the same meaning wherever it may appear.

## Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.

Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097, India

Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.

GENERAL EXCLUSIONS	<div>1. Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip at any port at the Country of Residence / City of Residence of the Insured mentioned hereunder Unless Specifically Opted for (Visa denial, Home to Home cover)</div> <div>2. External Congenital anomalies or any complications or conditions arising therefrom.</div> <div>3. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions except HIV/ AIDS.</div> <div>4. 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.</div> <div>5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.</div> <div>6. 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.</div> <div>7. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism.</div> <div>Above is an indicative list of General Exclusions. For complete details please refer to the Policy wordings available with the Group Master Policyholder. Alternatively, the same can be downloaded from our website <a href="http://www.zurichkotak.com">www.zurichkotak.com</a></div>																												
GRIEVANCE REDRESSAL DETAILS	<div>In case of any grievance the insured person may contact the company through Website: <a href="http://www.zurichkotak.com">www.zurichkotak.com</a> Toll free: 18002664545 E-mail: <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a> Fax: 022-28401823 Courier: Kotak General Insurance 8th Floor, Zone IV, Building No.21, Infinity IT park, Off Western Express Highway, Goregaon, Mulund Link Road, Malad (E), Mumbai – 400097</div> <div>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.</div> <div>If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at <a href="mailto:grievanceofficer@zurichkotak.com">grievanceofficer@zurichkotak.com</a> For updated details of grievance officer, kindly refer the link: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>For senior citizens, please contact the respective branch office of the Company or call at 18002664545 or may write an e- mail at <a href="mailto:seniorcitizen@zurichkotak.com">seniorcitizen@zurichkotak.com</a></div> <div>If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.</div> <div>The details of the Insurance Ombudsman is available at: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: <a href="http://www.cioins.co.in/ombudsman">www.cioins.co.in/ombudsman</a></div> <div>Grievance may also be lodged at Bima Bharosa Portal– <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></div>																												
Notice of Claim	<table><tr><th colspan="3">OVERSEAS CLAIM ASSISTANCE (CASHLESS)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number (Overseas)</td><td></td></tr><tr><td>- For USA &amp; Canada</td><td>+18882243035 (Toll free)</td></tr><tr><td>- For Rest of the World</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr></table> <table><tr><th colspan="3">CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr><tr><td rowspan="3">Correspondence Address</td><td>FALCK INDIA PVT LTD,</td></tr><tr><td>The Peach tree, Block C,</td></tr><tr><td>Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215. India.</td></tr></table>	OVERSEAS CLAIM ASSISTANCE (CASHLESS)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number (Overseas)		- For USA & Canada	+18882243035 (Toll free)	- For Rest of the World	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	Correspondence Address	FALCK INDIA PVT LTD,	The Peach tree, Block C,	Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215. India.
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or paste the link "[https://global.asego.in/documents/Policy\\_wording\\_Kotak\\_Group\\_Smart\\_Travel.pdf](https://global.asego.in/documents/Policy_wording_Kotak_Group_Smart_Travel.pdf)" on your browser.  
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Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.  
UIN: ZUKTGBP24163V022324 CIN: U66000MH2014PLC260291.

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## Zurich Kotak General Insurance Company (India) Ltd.

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# COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

 NAME : KRISHNA PRASAD REDDY MOLLALA

 ADDRESS : GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 PLOT NO 31 BLOCK 24 LAKSHMINARAYANA NAGAR IDA UPPAL HYDERABAD TELANGANA-500068

Assist Fees : 314(Incl GST @ 18%)

## TRAVEL PROTECTION CARD

ASSIST NO.  
110070044429



START DATE 26/08/2025 END DATE 01/09/2025

STYLE

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Cover provided by Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited), Registered with IRDAI

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help



24x7 helpline: +91 8448582205



Insurance Assistance: customersupport@asego.in  
Claim Assistance: claims@asego.in



asego.in

**Note:** Assistance provided by Asego Global Assistance Private Limited, Insurance Plans available from Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited).

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Keep travelling, because the world is waiting for you and we are always by your side.  
BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited)  
Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East),  
Mumbai- 400063. Maharashtra, India. IRDAI Regn. No. 152

### Certificate of Insurance

#### Customer Details:

Insured Name: KRISHNA PRASAD REDDY MOLLALA Date of Birth: 15/06/1987 Passport Number: T9314492 Gender:   
Address: GLOBAL AGRISOL INDIA PRIVATE LIMITED 2-24-112 Plot No 31 Block 24 Lakshminarayana nagar IDA UPPAL HYDERABAD . Telangana-500068  
Group Smart Travel Mobile no: Landline no :  
E Mail: CR no: PO No 2025010119 File ABHA No: Code IHYDG25000014  
Issue Date: 25/08/2025 Intermediary Code: 93 -21-00027-00-00  
Certificate No: 70044429 Intermediary Name: ASEGO INSURANCE LLP

#### Overseas Travel Insurance

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Emergency Assistance Details :	
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USA & Canada Toll Free Number	+18882243035
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Medical/Hospitalization expenses due to COVID 19 Infection including treatment during quarantine shall be covered if contracted during the travel as per policy terms and condition. The insurer is not liable to pay for non-institutional facilities such as hotel, home etc if any insured person is exhibiting symptoms of infection and/or not diagnosed positive for virus infection but quarantined as a precautionary measure due to local administration/WHO guidelines.

Declined countries are Iran, North Korea, Syria, Cuba, Belarus, Venezuela, Sudan, Libya, Myanmar, Iraq, Zimbabwe, Somalia, Central African Republic, Democratic Republic of the Congo, Yemen, South Sudan, Lebanon, Nicaragua, Burundi and Including any other countries where there is travel restriction as per the advisory issued by GOI.

This policy covers all necessary expenses as defined in the policy wordings in the event of trip being unavoidably Cancelled/Interrupted or curtailed solely and directly as a result of Perils of Trip Cancellation (Before commencement of Trip) / Trip Curtailment (Cutting short of Trip) Trip Interruption.

Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. Any event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier. Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of Insured person / Immediate family member.

Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic.

cancellation or Interruption of trip due to diagnosis of the insured's Immediate family member (or relative) with Any Infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / Immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or state Government.

This policy excludes coverage for sporting activities, including training or participation in professional or semi-professional sports competition or adventure sports, unless "Sports Injury (Adventure and/or Professional Sports)" cover is specifically opted for by the Insured & limits for coverage has been clearly mentioned in the "Coverages" section of the Certificate of Insurance, upon payment of extra premium at the inception of the policy. When opting for Sports Injury (Adventure and/or Professional Sports), the policy extends coverage to include activities outlined in Adventure sports, activities and Experiences, Level 1,2 & 3 as stated in the policy wordings.

#### • Below Sublimit is applicable from the age 61 Years up to the age of 80 years for Emergency Medical Expenses.

Special Sublimit Applicable- For Insured Person 61 Years- 80 Years	
Room Rent	\$1750/day up to 30 days
ICU Charges	\$3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Medical Practitioner's visit fees	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to \$ 500
Miscellaneous Expenses	Maximum of USD 1000
Sublimit for above 80 YRS & Maximum up to 85 Years	Per Hospitalization maximum limit is USD 5000

**Note 1:** The maximum liability in the event of claim shall be restricted to Sublimit mentioned above or Sum Insured specified under "Coverage" section of the Certificate of Insurance under Emergency Medical Expenses (Accident & Illness) or Emergency Medical Expenses (Accident Only) and/or Pre-Existing Disease Cover In Life Threatening Medical Condition and/or Pre-existing Disease Cover whichever is lower.

**Note 2:** These Sublimit shall not apply if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & same has been clearly mentioned in the "Coverages" section of the certificate.

This Certificate of Insurance shall be read together with Policy Schedule and the Policy Wordings. Any word or expression to which a specific meaning has been assigned in any part of the policy or this certificate shall bear the same meaning wherever it may appear.

### Zurich Kotak General Insurance Company (India) Ltd.

Kotak Group Smart Travel UIN: KOTTGBP24163V012324 CIN: U66000MH2014PLC260291.

Registered Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai-400097, India

Toll Free: 1800 266 4545; Email: [care@kotak.com](mailto:care@kotak.com); Website: [www.kotakgeneral.com](http://www.kotakgeneral.com); IRDAI Reg. No. 152.



GENERAL EXCLUSIONS	<div>1. Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip at any port at the Country of Residence / City of Residence of the Insured mentioned hereunder Unless Specifically Opted for (Visa denial, Home to Home cover)</div> <div>2. External Congenital anomalies or any complications or conditions arising therefrom.</div> <div>3. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions except HIV/ AIDS.</div> <div>4. 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.</div> <div>5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.</div> <div>6. 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.</div> <div>7. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism.</div> <div>Above is an indicative list of General Exclusions. For complete details please refer to the Policy wordings available with the Group Master Policyholder. Alternatively, the same can be downloaded from our website <a href="http://www.zurichkotak.com">www.zurichkotak.com</a></div>																												
GRIEVANCE REDRESSAL DETAILS	<div>In case of any grievance the insured person may contact the company through Website: <a href="http://www.zurichkotak.com">www.zurichkotak.com</a> Toll free: 18002664545 E-mail: <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a> Fax: 022-28401823 Courier: Kotak General Insurance 8th Floor, Zone IV, Building No.21, Infinity IT park, Off Western Express Highway, Goregaon, Mulund Link Road, Malad (E), Mumbai – 400097</div> <div>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.</div> <div>If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at <a href="mailto:grievanceofficer@zurichkotak.com">grievanceofficer@zurichkotak.com</a> For updated details of grievance officer, kindly refer the link: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>For senior citizens, please contact the respective branch office of the Company or call at 18002664545 or may write an e- mail at <a href="mailto:seniorcitizen@zurichkotak.com">seniorcitizen@zurichkotak.com</a></div> <div>If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.</div> <div>The details of the Insurance Ombudsman is available at: <a href="https://www.zurichkotak.com/customer-support/grievance-redressal-process">https://www.zurichkotak.com/customer-support/grievance-redressal-process</a></div> <div>The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: <a href="http://www.cioins.co.in/ombudsman">www.cioins.co.in/ombudsman</a></div> <div>Grievance may also be lodged at Bima Bharosa Portal– <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></div>																												
Notice of Claim	<table><tr><th colspan="3">OVERSEAS CLAIM ASSISTANCE (CASHLESS)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number (Overseas)</td><td></td></tr><tr><td>- For USA &amp; Canada</td><td>+18882243035 (Toll free)</td></tr><tr><td>- For Rest of the World</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr></table> <table><tr><th colspan="3">CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)</th></tr><tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr><tr><td>Contact Number</td><td>+91 124 4498763</td></tr><tr><td>Email Id</td><td><a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a></td></tr><tr><td rowspan="3">Correspondence Address</td><td>FALCK INDIA PVT LTD,</td></tr><tr><td>The Peach tree, Block C,</td></tr><tr><td>Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215. India.</td></tr></table>	OVERSEAS CLAIM ASSISTANCE (CASHLESS)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number (Overseas)		- For USA & Canada	+18882243035 (Toll free)	- For Rest of the World	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)			Assistance Service Provider	Name	FALCK INDIA PVT LTD	Contact Number	+91 124 4498763	Email Id	<a href="mailto:zurichkotak@falck.com">zurichkotak@falck.com</a>	Correspondence Address	FALCK INDIA PVT LTD,	The Peach tree, Block C,	Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215. India.
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For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#)  
or paste the link "[https://global.asego.in/documents/Policy\\_wording\\_Kotak\\_Group\\_Smart\\_Travel.pdf](https://global.asego.in/documents/Policy_wording_Kotak_Group_Smart_Travel.pdf)" on your browser.  
Website: [www.zurichkotak.com](http://www.zurichkotak.com); IRDA Reg. No: 152, Email: [care@zurichkotak.com](mailto:care@zurichkotak.com)

Registered Office Address: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.  
UIN: ZUKTGBP24163V022324 CIN: U66000MH2014PLC260291.

\*This is a computer generated statement doesn't need any signature

## Zurich Kotak General Insurance Company (India) Ltd.

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