

Dear Anand Bagmar,

Ready to set off on your **next adventure?**

We've got your back (and your bags) covered!

Welcome aboard with TripSecure+, your reliable travel companion. Wherever your adventure takes you, we're here to ensure you're covered every step of the way.

With this policy, you're not just traveling, you're traveling smart!

Included in your kit, you'll find all the details of your travel coverage. Do take a look at them before take-off. If you have any questions, we're always here to help.

The enclosed Policy Kit contains:



Policy Schedule

Essential information about your policy coverages, benefits and terms.



Quick Access Links

Refer for Policy Wording, important Links and QR codes.



Travel Card

For easy reference during Travel emergencies.



Customer Information Sheet

Contains policy coverages in detail.

Enjoy your trip knowing TripSecure+ has you covered.
Wishing you safe travels!

Regards,

Team ICICI Lombard



Scan for
Policy Details



A whole world of service awaits you on the **IL TakeCare App**



Manage your
Policy Easily



Register
a Claim



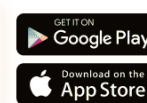
Track your Claim
Status



Renew your
Policy

Download

IL TakeCare App



		<p>insured shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.</p> <p>The insured may cancel the policy at any time during the term, by giving 7 days notice in writing. The Insurer shall</p> <p>a. refund proportionate premium for unexpired policy period, if the term of policy upto one year and there is no claim (s) made during the policy period.</p> <p>b. refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced.</p> <p>The Company may cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts established fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or established fraud.</p> <p>Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured person under the Policy.</p> <p>If You wish to cancel the Policy, You may contact us through Our website www.icicilombard.com (Customer Support section) or call us at toll Free no: 1800 2666, or email to customersupport@icicilombard.com.</p> <p>Migration and Portability: Not Applicable</p>	Standard terms and conditions (22)
		<p>Policy renewal: Only Multi Trip policies can be renewed. Except on grounds of established fraud, or misrepresentation or non-disclosure, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p>	
13	Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p> <p>In the event of misrepresentation, mis-description, non-disclosure of material facts, or established fraud by You in the proposal form, personal statement, medical history, declaration, and connected documents, or a claim is found to be established as fraudulent or it is established that any fraudulent means or devices are used by You or any one acting on Your behalf to obtain any Benefit under this Policy, the Policy shall stand void and all premium paid hereon shall be forfeited to the company.</p>	Standard terms and conditions

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date: _____

Signature of the Policy Holder

Signature Not Verified

Digitally signed by DS ICICI
LOMBARD GENERAL
INSURANCE CO LTD 1
Date: 2025.06.25 14:01:00 IST