

## TATA AIG Travel Insurance - Group International

### Certificate Of Insurance

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

Intermediary/Broker License Number: 209

Intermediary/Broker Contact No.: 9871411598

Issuing Office : DELHI  
Servicing Office: DELHI  
Partner Application number :

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

Policy Number : 0239867801



For policy details,  
Please scan the QR  
code

Insured Person Name & Correspondence Address:  
Bharanidharan Balu  
20, Bharathidasan Street, Manavalanagar  
Thiruvallur  
THIRUVALLUR  
TAMIL NADU  
602002  
INDIA

Certificate Number : 50000531

Insured Person E-mail Id: Bharanidharan.B@cognizant.com

Age : 38

Insured Person Date Of Birth: 25-05-1987

Insured Person Passport Number: Z6742600

Insured Person Contact No. : 9884111384

Purpose Of Trip: Business

Nature of Trip: Single Trip

Number of Travel days : 2

Country(ies)  
Zone of visit : WW IN US-CAN

Certificate Issue Date: 17-06-2025

Cover Period From: 04-07-2025

Cover Period To: 05-07-2025

#### Premium Details

|                     |        |
|---------------------|--------|
| Net Premium (Rs.)   | 166.10 |
| IGST 18% (Rs.)      | 29.90  |
| Gross Premium (Rs.) | 196.00 |

#### Insured Person

| SR No. | Name Of Insured Person | GENDER | DOB        | PASSPORT | NOMINEE      |
|--------|------------------------|--------|------------|----------|--------------|
| 1      | Bharanidharan Balu     | Male   | 25-05-1987 | Z6742600 | K Premavathy |

#### Nominee Details

| SR No. | Name Of NOMINEE | GENDER | DOB        | Relationship with Insured Person | Address   |
|--------|-----------------|--------|------------|----------------------------------|---|
| 1      | K Premavathy    | Female | 27-06-1991 | Wife                             | 20, Bharathidasan Street, Manavalanagar, Thiruvallur 602002 |

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

#### Coverage Details:

| Sr No. | Coverage | Overseas Trip / Trip | Sum Insured INR | Sum Insured USD | Aggregate Limit INR | Aggregate Limit USD | Deductible INR | Deductible USD | Copay | Sub limits | Conditions |
|--------|----------|----------------------|-----------------|-----------------|---------------------|---------------------|----------------|----------------|-------|------------|------------|
|--------|----------|----------------------|-----------------|-----------------|---------------------|---------------------|----------------|----------------|-------|------------|------------|

### TATA AIG General Insurance Company Limited

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

24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (Senior Citizen) Fax : 022 6693 8170 Email: customersupport@tataaig.com Website: www.tataaig.com

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

UIN : TATTG0P25046V032425

|    |   |               |   |        |   |        |   |     |   |  |   |
|----|---|---------------|---|--------|---|--------|---|-----|---|--|---|
| 1  | Add on-Accommodation cancellation                         | Overseas Trip | 0 | 1000   | 0 | 0      | 0 | 0   | 0 |  |   |
| 2  | Add on-Bail Bond  | Overseas Trip | 0 | 1000   | 0 | 0      | 0 | 100 | 0 |  |   |
| 3  | Add on-Common Carrier Delay                               | Overseas Trip | 0 | 500    | 0 | 0      | 0 | 0   | 0 |  | Flight Delay only USD 100 per day Max upto 5 days Deductible 12 Hours |
| 4  | Add on-Compassionate Visit Stay                           | Overseas Trip | 0 | 1000   | 0 | 0      | 0 | 100 | 0 |  |   |
| 5  | Add on-Compassionate Visit Travel                         | Overseas Trip | 0 | 1000   | 0 | 0      | 0 | 100 | 0 |  |   |
| 6  | Add on-Delay of Checked-in baggage                        | Overseas Trip | 0 | 150    | 0 | 0      | 0 | 0   | 0 |  | Deductible 12 Hours   |
| 7  | Add on-Hijack Daily Allowance                             | Overseas Trip | 0 | 500    | 0 | 0      | 0 | 0   | 0 |  | USD 50 per day Max upto 10 days Deductible 24 hours                   |
| 8  | Add on-Loss of Checked-in Baggage                         | Overseas Trip | 0 | 1000   | 0 | 0      | 0 | 0   | 0 |  | (Per baggage/Per Article Limit - 50%/10%)                             |
| 9  | Add on-Loss of Passport                                   | Overseas Trip | 0 | 250    | 0 | 0      | 0 | 30  | 0 |  |   |
| 10 | Add on-Personal Liability                                 | Overseas Trip | 0 | 100000 | 0 | 0      | 0 | 200 | 0 |  |   |
| 11 | Add on-Replacement and Rearrangement - Business Trip Only | Overseas Trip | 0 | 5000   | 0 | 0      | 0 | 0   | 0 |  |   |
| 12 | Add on-Trip Cancellation                                  | Overseas Trip | 0 | 1000   | 0 | 0      | 0 | 0   | 0 |  |   |
| 13 | Add on-Trip Interruption                                  | Overseas Trip | 0 | 1000   | 0 | 0      | 0 | 0   | 0 |  |   |
| 14 | Add-on - Terrorism Cover                                  | Overseas Trip | 0 | 0      | 0 | 0      | 0 | 0   | 0 |  | Included in Medical Expenses - Accident & Illness                     |
| 15 | Base Cover-Accidental Death(24 Hours)                     | Overseas Trip | 0 | 100000 | 0 | 100000 | 0 | 0   | 0 |  |   |
| 16 | Base Cover-Hospital Daily Cash                            | Overseas Trip | 0 | 500    | 0 | 0      | 0 | 0   | 0 |  | USD 50 per day Max upto 10 days Deductible-24 hours                   |
| 17 | Base Cover-Medical Expenses - Accident and Illness        | Overseas Trip | 0 | 250000 | 0 | 0      | 0 | 100 | 0 |  |   |
| 18 | Extension-Emergency Dental Expense                        | Overseas Trip | 0 | 250    | 0 | 0      | 0 | 100 | 0 |  |   |

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

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

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

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

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

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

#### Claims Administrators Details

| Address for Reimbursement Claim(For Insured only)  | Assistance Contact (For Insured only)  | US Medical Claims (For Providers Only)  |
|--|--|---|
| <b>Claims Department</b><br>Tata AIG General Insurance Company Ltd 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063<br>Visit our website : <a href="http://www.tataaig.com">www.tataaig.com</a><br>OR Email at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a> OR Call our 24x7 toll free helpline 1800-266-7780 (Accessible from all lines) OR 1800-22-9966 (Accessible from BSNL/MTNL Lines) | <b>For excluding the Americas Policies:</b><br>Call: +91 – 22 68227600 (Call back facility Available)<br>Email - <a href="mailto:ea.tataclaims@europ-assistance.in">ea.tataclaims@europ-assistance.in</a><br><b>For the Americas Policies:</b><br>Please call: +1-833-440-1575 (Tollfree within US and Canada)<br>Email - <a href="mailto:tata.aig@europ-assistance.in">tata.aig@europ-assistance.in</a> | <b>Plan Type:COGNIZANT WW-98 SI2.5L NEW</b><br><b>Policy Certificate #:50000531</b><br><b>Mail Medical Claims to:</b><br> Europe Assistance India Star Hub Building number 2, floor 7, Near ITC Maratha, Andheri E Mumbai – 400 059 Please call: +1-833-440-1575 (Tollfree within US and Canada) Email - <a href="mailto:tata.aig@europassistance.in">tata.aig@europassistance.in</a> |

#### Policy Servicing/Grievances/Complaints:

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint / claim, please feel free to call our 24X7 Toll free number 1800-266-7780/022-66939500 (toll free) or you may email to the customer service desk at [customersupport@tataaig.com](mailto:customersupport@tataaig.com). Senior citizens can call our dedicated line at 1800 22 9966. Please refer The Company's website for the detailed grievance redressal policy.

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Prohibition of Rebates – Section 41 of Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees

Place : DELHI

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

**Policy Servicing Office**

AGGARWAL PRESTIGE TOWER 3RD FLOOR,, PLOT NO-2,ROAD NO. 44, MAIN ROAD,, PITAMPURA - 110034, NEW DELHI,  
DELHI-110034 Tel No: 7400010485

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## RECEIPT

Receipt No. : 202500005150926

Receipt Date : 17/06/2025

Policy No : 0239867801 50000531

Received with thanks from Bharanidharan Balu a sum of 196.00 ( Rupees One Hundred and Ninety Six only) vide instaPolicy, towards

| Serial. no | Policy Number | Total Premium ₹ | Utilized from the receipt for policy ₹ | Balance ₹ |
|------------|---------------|-----------------|--|-----------|
| 1          | 50000531      | 196.00          | 196.00                                 | 0.00      |

**Note:**

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

**GSTIN** : 07AABCT3518Q1ZY-DELHI Service Accounting Code : 997136

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Policy No.: 0239867801

Date : 17-06-2025

Certificate No.: 50000531

### **Coverage of COVID - 19**

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

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

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

Insured Name-1 : Bharanidharan Balu

Please get in touch with our Customer Support team at [customersupport@tataaig.com](mailto:customersupport@tataaig.com) or call us at 1800 266 7780 for any clarifications/queries.

**For Tata AIG General Insurance Company Limited**

**Digitally Signed By: Shammi Kapoor**

**Date: 17-06-2025**

**Location: Mumbai**

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