

Customer Information Sheet/Know Your Policy

This document provides key information about your Policy. You are also advised to go through your Policy Document.

Sr.No.	Title	Description	Policy Clause No.																																																																																
1.	Name of the Insurance Policy	TATA AIG Travel Insurance - Group International																																																																																	
2.	Policy Number	0239867801-50000531																																																																																	
3.	Type of Insurance Policy/Product	Both Indemnity and Benefit																																																																																	
4.	Sum Insured	<div>Plan Type - COGNIZANT WW-98 SI2.5L NEW Sum Insured</div> <table><tr><th>Coverages</th><th colspan="2">Sum Insured</th><th colspan="2">Deductible Opted</th></tr><tr><th></th><th>USD</th><th>INR</th><th>USD</th><th>INR</th></tr><tr><td>Add on-Accommodation cancellation</td><td>\$ 1,000.00</td><td>₹ 0.00</td><td>\$ 0.00</td><td>₹ 0.00</td></tr><tr><td>Add on-Bail Bond</td><td>\$ 1,000.00</td><td>₹ 0.00</td><td>\$ 100.00</td><td>₹ 0.00</td></tr><tr><td>Add on-Common Carrier Delay</td><td>\$ 500.00</td><td>₹ 0.00</td><td>\$ 0.00</td><td>₹ 0.00</td></tr><tr><td>Add on-Compassionate Visit Stay</td><td>\$ 1,000.00</td><td>₹ 0.00</td><td>\$ 100.00</td><td>₹ 0.00</td></tr><tr><td>Add on-Compassionate Visit Travel</td><td>\$ 1,000.00</td><td>₹ 0.00</td><td>\$ 100.00</td><td>₹ 0.00</td></tr><tr><td>Add on-Delay of Checked-in baggage</td><td>\$ 150.00</td><td>₹ 0.00</td><td>\$ 0.00</td><td>₹ 0.00</td></tr><tr><td>Add on-Hijack Daily Allowance</td><td>\$ 500.00</td><td>₹ 0.00</td><td>\$ 0.00</td><td>₹ 0.00</td></tr><tr><td>Add on-Loss of Checked-in Baggage</td><td>\$ 1,000.00</td><td>₹ 0.00</td><td>\$ 0.00</td><td>₹ 0.00</td></tr><tr><td>Add on-Loss of Passport</td><td>\$ 250.00</td><td>₹ 0.00</td><td>\$ 30.00</td><td>₹ 0.00</td></tr><tr><td>Add on-Personal Liability</td><td>\$ 100,000.00</td><td>₹ 0.00</td><td>\$ 200.00</td><td>₹ 0.00</td></tr><tr><td>Add on-Replacement and Rearrangement - Business Trip Only</td><td>\$ 5,000.00</td><td>₹ 0.00</td><td>\$ 0.00</td><td>₹ 0.00</td></tr><tr><td>Add on-Trip Cancellation</td><td>\$ 1,000.00</td><td>₹ 0.00</td><td>\$ 0.00</td><td>₹ 0.00</td></tr><tr><td>Add on-Trip Interruption</td><td>\$ 1,000.00</td><td>₹ 0.00</td><td>\$ 0.00</td><td>₹ 0.00</td></tr><tr><td>Add-on -Terrorism Cover</td><td>\$ 0.00</td><td>₹ 0.00</td><td>\$ 0.00</td><td>₹ 0.00</td></tr></table>	Coverages	Sum Insured		Deductible Opted			USD	INR	USD	INR	Add on-Accommodation cancellation	\$ 1,000.00	₹ 0.00	\$ 0.00	₹ 0.00	Add on-Bail Bond	\$ 1,000.00	₹ 0.00	\$ 100.00	₹ 0.00	Add on-Common Carrier Delay	\$ 500.00	₹ 0.00	\$ 0.00	₹ 0.00	Add on-Compassionate Visit Stay	\$ 1,000.00	₹ 0.00	\$ 100.00	₹ 0.00	Add on-Compassionate Visit Travel	\$ 1,000.00	₹ 0.00	\$ 100.00	₹ 0.00	Add on-Delay of Checked-in baggage	\$ 150.00	₹ 0.00	\$ 0.00	₹ 0.00	Add on-Hijack Daily Allowance	\$ 500.00	₹ 0.00	\$ 0.00	₹ 0.00	Add on-Loss of Checked-in Baggage	\$ 1,000.00	₹ 0.00	\$ 0.00	₹ 0.00	Add on-Loss of Passport	\$ 250.00	₹ 0.00	\$ 30.00	₹ 0.00	Add on-Personal Liability	\$ 100,000.00	₹ 0.00	\$ 200.00	₹ 0.00	Add on-Replacement and Rearrangement - Business Trip Only	\$ 5,000.00	₹ 0.00	\$ 0.00	₹ 0.00	Add on-Trip Cancellation	\$ 1,000.00	₹ 0.00	\$ 0.00	₹ 0.00	Add on-Trip Interruption	\$ 1,000.00	₹ 0.00	\$ 0.00	₹ 0.00	Add-on -Terrorism Cover	\$ 0.00	₹ 0.00	\$ 0.00	₹ 0.00	
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IRDA of India Registration No: 108 • CIN: U85110MH2000PLC128425 • TATA AIG Travel Insurance - Group International • UIN: TATTGOP25046V032425

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5.	Policy Coverage (What the Policy Covers)	<p>The Customer Information Sheet should be read in conjunction with the Certificate of Insurance and Policy wordings. Insurance coverage will be applicable only to the covers and up to the Sum Insured limits as specifically mentioned in the Certificate of Insurance.</p> <p>Base Covers:-</p> <p>Medical Expenses – Accident and Illness Coverage for Medical Expenses arising out of Hospitalization resulting from any Injury due to an Accident and/or Illness occurring whilst insured is on an Overseas Trip which is Medically Necessary and such Hospitalization is advised by treating Medical Practitioner.</p> <p>Emergency Medical Evacuation Coverage for Medical evacuation of insured to nearest hospital or back to India for medical treatment</p> <p>Repatriation of Mortal Remains Coverage for cost of repatriating mortal remains of the insured to India</p> <p>Hospital Daily Cash Coverage for each Day (of 24 Hours) of Insured Person's Hospitalization resulting from any Injury due to an Accident and/or Illness whilst insured is on an Overseas Trip which is Medically Necessary and such Hospitalization is advised by treating Medical Practitioner.</p> <p>Emergency Dental Expenses Coverage for Immediate Dental Treatment whilst insured is on an Overseas Trip which is Medically</p>			Benefits Covered Under the Policy																																																					

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		<p>Necessary and as advised by treating Medical Practitioner.</p> <p>Outpatient Expenses Coverage for OPD Treatment per visit whilst on an Overseas Trip which are Medically Necessary and as prescribed by treating Medical Practitioner.</p> <p>Maternity Expenses Coverage for Medical Expenses incurred by the female Insured Person, as a result of Pregnancy, childbirth, miscarriage, abortion and complications thereof whilst insured is on an Overseas Trip.</p> <p>Accidental Death Coverage for Death arising due to an Accident whilst insured is on an Overseas Trip/Trip</p> <p>Inclusion of Covers Endorsements (Additional Covers):</p> <p>Common Carrier Delay We will reimburse you for the covered expenses if Insured Person's Overseas Trip is delayed due to late departure of a Common Carrier.</p> <p>Trip Cancellation We will reimburse Covered Expenses in the event of cancellation of Insured Person's Overseas Trip prior to commencement of such Overseas Trip.</p> <p>Trip Interruption We will reimburse the Covered Expenses following shortening and / or alteration of the Overseas Trip/Trip Interruption</p> <p>Hijack Daily Allowance We will pay a distress allowance per Day, if If the Common Carrier in which the Insured Person is traveling has been Hijacked during the course of an Insured Journey whilst on an Overseas Trip.</p> <p>Loss of Passport We will reimburse expenses in connection with obtaining a duplicate or fresh Passport If the Insured Person loses his passport whilst on an Overseas Trip.</p> <p>Delay of Checked-in Baggage We will pay a benefit amount if Insured Person's Checked-in Baggage is delayed or misdirected by Common Carrier for more than the number of consecutive hours from the time Insured Person arrives at the destination stated on his ticket during Insured Journey whilst on Trip / Overseas Trip</p> <p>Loss of Checked-in Baggage We will reimburse non refundable cost of an entire piece of Checked-In Baggage and its contents, held in the care, custody and control of the Common Carrier, due to Theft or misdirection by the Common Carrier or due to non- delivery at its destination during Insured Journey whilst on Trip / Overseas Trip</p> <p>Accommodation Cancellation We will reimburse Covered Expenses in the event of cancellation of Insured Person's Overseas Trip before scheduled departure.</p> <p>Personal Liability We will reimburse up to The Company's limit of liability for the Property Damages for which Insured Person is legally liable whilst on an Overseas Trip. If a Claim is made and a suit is brought by a Third Party against Insured Person for Property Damage caused by an occurrence to which this coverage applies.</p> <p>Replacement and Rearrangement – Business Trip Only We will reimburse Travel Expenses incurred whilst on an Overseas Trip as a</p>	
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		<p>result of conditions mentioned in the Policy Wordings/Master Policy Schedule</p> <p>Bail Bond We will reimburse bail bond costs incurred as a result of false arrest or wrongful detention by any government or foreign power whilst on an Overseas Trip.</p> <p>Compassionate Visit Travel We will reimburse actual cost of a round trip economy airfare ticket on a scheduled airline for an Immediate Family Member of the Insured Person to travel to the place of Hospitalization where Insured Person is under Emergency Care due to Illness/ Injury whilst on an Overseas Trip</p> <p>Compassionate Visit Stay We will reimburse Covered Expenses for an Immediate Family Member at the place of Insured Person's Hospitalization who is under Emergency Care due to illness/ Injury, whilst on an Overseas Trip.</p> <p>Terrorism Cover In lieu of payment of additional premium clause no: Section 4- Exclusion E.I4.A.4 under Policy Wordings stands deleted</p>	
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6.	Exclusions (What your Policy does not cover)	<p>Specific Exclusions:</p> <p>A.The company will not be liable to make any payment for any claim under the Policy in respect of an Insured Person, caused by, arising from or in any way attributable to any of the following, except where provided to the contrary under any coverage(s) within the Policy:</p> <ol style="list-style-type: none"> Life threatening condition due to pre-existing disease. Pre-existing disease or its complication excluding any life-threatening condition. Insured Person's participation in Adventure Sports for leisure performed under expert supervision of trained professional. Loss, damage cost or expense of whatsoever nature caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. Loss resulting in or contributed or aggravated or prolonged by childbirth or from pregnancy. Maternity expenses within nine (9) months waiting period within the Policy / Cover Period . Vaccinations except post-bite treatment. <p>Standard Exclusions</p> <p>B.The company will not be liable to make any payment for any claim under the Policy in respect of an Insured Person, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel. Losses due to war or any act of war, invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, Ionizing radiation. <p>C. The company will not be liable to make any payment for any claim under the Policy in respect of an Insured Person, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> Where the Insured Person is travelling against the advice of a Medical Practitioner; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition. Any claim occurring in a geographic Zone/Country which is not specifically covered under the Policy and is not mentioned in the Policy Schedule/Certificate of Insurance. Any claim of Insured Person arising from: <ol style="list-style-type: none"> Suicide or attempted suicide Wilful self-inflicted illness or injury except injury in self-defence or to save life. Certification / Diagnosis / Treatment by a family member, or a person who stays with the Insured Person, or from persons not registered as Medical Practitioners under the respective Medical Councils, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis. Treatment that is not scientifically recognised or unproven / experimental treatment, or any form of clinical trials or any kind of self-medication and its complications. Rest or recuperation at a spa or health resort, sanatorium, convalescence home or institution. 	Exclusions
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		<p>VII. Any form of alternative treatment: AYUSH Treatment; Hydrotherapy, Acupuncture, Reflexology Treatment or any other form of indigenous system of medicine.</p> <p>VIII. Any expenses incurred in connection to Treatment for general debility, ageing, convalescence, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, health resort, rundown condition or rest cure.</p> <p>IX. Circumcision unless necessary for Treatment of an Illness or Injury not excluded hereunder or due to an Accident.</p> <p>X. Associated expenses for alopecia, baldness, wigs, or toupees and hair fall treatment and products, issue of medical certificates and examinations as to suitability for employment or travel.</p> <p>XI. Being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.</p> <p>XII. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion.</p> <p>XIII. Operating or learning to operate any aircraft or performing duties as a member of the crew on any aircraft or Scheduled Airline.</p> <p>XIV. Any loss due to the release, dispersal or application of pathogenic or poisonous biological or chemical materials.</p> <p>XV. External Congenital anomalies or any complications or conditions arising there from.</p> <p>XVI. Any Insured Person's participation in Adventure sports without expert supervision of trained professional or participation in Professional Sports.</p> <p>XVII. Insured Person's actual or willful participation in an illegal act or any violation or attempted violation of the law.</p> <p>XVIII. Any loss caused by Osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or Pathological Fracture (any fracture in an area where pre-existing disease has caused the weakening of the bone) if Osteoporosis or Bone Disease diagnosed prior to the Policy / Cover Period.</p> <p>XIX. Confinement in a hospital which is not medically necessary.</p> <p>XX. In respect of travel by the Insured Person to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be imposed such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.</p> <p>XXI. All sexually transmitted diseases including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis and any condition caused by or associated with them.</p> <p>XXII. Any non-medical expenses (mentioned on www.tataaig.com - Annexure I)</p>	
7.	Waiting Period	Please refer to Point No. 4	Benefits Covered Under the Policy

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8.	<p>Financial Limits of Coverage</p> <ul style="list-style-type: none"> •Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) •Deductible (It is a specified amount): <ul style="list-style-type: none"> - Up to which an insurance company will not pay any claim, and - Which will be deducted from total claim amount (if claim amount is more than the specified amount) 	Please refer to Point No. 4	General Terms and Clauses
9.	<p>Claims/Claims Procedure</p>	<p>Turnaround Time (TAT) for Claims Settlement:</p> <p>24-Hour Assistance Contact:</p> <p>1.For Excluding Americas Policies: Call: +91 – 22 68227600 Email: EA.TATAclaims@europ-assistance.in</p> <p>2. For the Americas Policies: Please Call: +1-833-440-1575 (Toll free within US and Canada) Email: tata.aig@europ-assistance.in</p> <p>Write to: A&H Claims Department Tata AIG General Insurance Co. Ltd. 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063 Visit the Website: www.tataaig.com</p> <p>Claims for which prior intimation has not been given to the Assistance Companies must be lodged with Tata AIG within 30 days. However, it is advisable to register a claim abroad by informing the assistance companies on the applicable numbers (refer the Policy Certificate or the numbers as given above for the same). Please note that issuance of Claim Reference Number and Claim Form is not an admission of liability for any claim.</p>	General Terms and Clauses
10.	<p>Policy Servicing</p>	<p>Company Officials:</p> <p>If you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24x7 toll free No. 1800-266-7780 or Senior Citizen No. 1800 22 9966 (toll free) or you may email to the customer service desk at customersupport@tataaig.com.</p>	Redressal of Grievance

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11.	Grievances/ Complaints	<ul style="list-style-type: none"> • IRDAI: In case of no reply from Us within 15 days, you can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling toll free No. 155255 (or) 1800 4254 732 or send email to complaints@irdai.gov.in. • Ombudsman: Details as mentioned in the Policy Wordings or alternatively please refer our website (www.tataaig.com). 	Redressal of Grievance
12.	Things to remember	1. Cancellation/Termination of Policy: 2. Claim Payment:	General Terms and Clauses
13.	Your Obligations	<ul style="list-style-type: none"> • Please disclose all condition/s before buying a policy. Non-disclosure may result in claim not being paid and termination of your Policy. 	General Terms and Clauses
		<p>Declaration by the Policy Holder:</p> <p>I have read the above and confirm having noted the details.</p> <p>Place:DELHI</p> <p>Date:17-06-2025</p> <p style="text-align: right;">Bharanidharan Balu (Signature of the Policyholder)</p> <p>In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.</p>	

Disclaimer: Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/policy wordings on www.tataaig.com carefully, before concluding a sale. The trade logo displayed above belongs to TATA Sons Private Limited and AIG and is used by TATA AIG General Insurance Company Limited under License.

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