

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 : 50000532

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 : 365

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

Certificate Issue Date: 17-06-2025

Cover Period From: 04-07-2025

Cover Period To: 03-07-2026

Premium Details

Net Premium (Rs.)	30,313.56
IGST 18% (Rs.)	5,456.44
Gross Premium (Rs.)	35,770.00

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 : TATTGOP25046V032425

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		

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 : TATTGOP25046V032425

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

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)
Claims Department Tata AIG General Insurance Company Ltd 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063 Visit our website : www.tataaig.com OR Email at customersupport@tataaig.com OR Call our 24x7 toll free helpline 1800-266-7780 (Accessible from all lines) OR 1800-22-9966 (Accessible from BSNL/MTNL Lines)	For excluding the Americas Policies: Call: +91 – 22 68227600 (Call back facility Available) Email - ea.tataclaims@europ-assistance.in For the Americas Policies: Please call: +1-833-440-1575 (Tollfree within US and Canada) Email - tata.aig@europ-assistance.in	Plan Type:COGNIZANT WW-98 SI2.5L NEW Policy Certificate #:50000532 Mail Medical Claims to:  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 - tata.aig@europassistance.in

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. Senior citizens can call our dedicated line at 1800 22 9966. Please refer The Company's website for the detailed grievance redressal policy.

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 : TATTGOP25046V032425

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

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 : TATTGOP25046V032425

RECEIPT

Receipt No. : 202500005150961

Receipt Date : 17/06/2025

Policy No : 0239867801 50000532

Received with thanks from Bharanidharan Balu a sum of 35,770.00 (Rupees Thirty Five Thousand Seven Hundred Seventy only) vide instaPolicy, towards

Serial. no	Policy Number	Total Premium ₹	Utilized from the receipt for policy ₹	Balance ₹
1	50000532	35,770.00	35,770.00	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

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

Policy No.: 0239867801

Date : 17-06-2025

Certificate No.: 50000532

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 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

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 : TATTGOP25046V032425