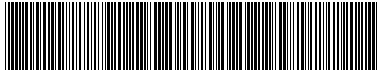


HDFC ERGO General Insurance Company Limited

Policy Schedule

Policy No. 2919 1000 3552 9800 000



Travel Insurance Policy

Proposer Name	MR. JAYARAMAN PACKIRISAMY		
Correspondence Address	103, SUSTHIRALOK COMPLEX KOTHAPET HYDERABAD, ANDHRA PRADESH, 500060	Permanent Address	103, SUSTHIRALOK COMPLEX KOTHAPET HYDERABAD, ANDHRA PRADESH, 500060
Mobile	9949774740	Phone	-
E Mail	BRKRISHNA@GMAIL.COM		Overseas Ph. No.

Insurance Plan	Single Trip Asia (Excluding Japan)		Countries of Visit	Asia Excluding Japan	
Travel days per trip		Period of Insurance	From Date & Time	31/01/2015 00:01 hrs	To Date & Time 06/02/2015 Midnight
Maximum any one life limit (US\$)	30000		Operative Time*	As mentioned below	

*Operative Time: A trip outside the territorial limits of the country of residence. The insurance starts from the time an Insured Person leaves the territorial limits of the country of residence, and ends when an Insured Person returns to the territorial limits of the country of residence.

Insured Person's Details & Sum Insured						
Insured's Name	Category	Gender	Date of Birth	Passport No.	Nominee Name	Relationship
Jayaraman Packirisamy	Self	Male	11/11/1976	G3833554	Yogitha	Spouse

Coverage Details		
Benefits	Sum Insured (US\$)	Deductible (US\$)
Emergency Medical Expenses(EME)	30000	50
Hospital Cash	10 per day/Max 150	4 Days
Emergency Dental Treatment	500	150
Loss of Baggage & Personal Documents	150	30
Medical Evacuation	Included in EME	Nil
Loss of Checked Baggage	300	Max 50% Per Bag/10% Per Item
Delay of Checked Baggage	100	12 Hours/\$10 per 8 Hours
Repatriation	Included in EME	Nil
Accidental Death	10000	Nil
Permanent Disablement / Table B	10000	Nil
Personal Liability	20000	200
Financial Emergency Assistance	300	Nil
Hijack Distress Allowance	75 per Day/Max 525	1 Day
Flight Delay	10 per Hour/Max 120	6 Hours
Contingency Travel Benefits	2000	Nil

Premium Details (₹)	
Basic Premium	447.87
Loadings	0.00
Service Tax (Including Education Cess & Higher Education Cess, wherever applicable)	55.36
Total Premium	503.00

Payment Details		
Cheque No./DD/Fund Transfer	Date	Bank Name
RT1501008254	30/01/2015	BizDirect

Special Conditions	

Exclusions	

List of Endorsements		
Endt No	Description	Effective Date

We shall not be liable to make any payment under this policy in connection with or in respect of any illness or injury directly or indirectly caused by or contributed to by nuclear weapons/materials or contributed to by or arising from ionising radiation or contamination by radioactivity by any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
If the premium is not realised the policy shall be void from inception. The stamp duty of ₹ 0.50 paid by Demand Draft, vide Receipt/Challan no 116615201314 dated 31/10/2013 as prescribed in Government Notification Revenue and Forest Department No Mudrank 2004/4125/CR 690/M-1, dated 31/12/2004.

Policy Issuing Office: Mumbai

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney

The Policy wording attached herewith includes all the standard coverage offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this policy schedule. For any clarification please call our toll free number.

CAN THE TRAVEL POLICY BE EXTENDED?

The extension under the policy shall be provided subject to the following conditions:

- The original policy period has not expired
- There is no claim on the original policy
- The sum insured shall not be enhanced
- Declaration of good health shall be provided by the Insured
- Extension can be effected only once on the Policy
- Extension premium has to be paid before actual extension is effected

HOW DO I EXTEND MY POLICY?

Retail Travel policy can be extended online. This functionality is available under renewal section on the home page of our website. You can use the URL: <https://netinsure.hdfcergo.com/OnlineProducts/TravelOnline/CalculatePremium.aspx> and select option "Want to extend current Travel Insurance Policy".

Alternatively, you can send a mail to care@hdfcergo.com. You will receive a revert from our end with the detailed procedure and the additional premium amount to be paid.

CAN THE PLAN COVERAGE PERIOD BE REDUCED?

No, the plan coverage cannot be reduced, irrespective of the fact whether journey has commenced or not.

CAN THE TRAVEL DATES BE CHANGED BEFORE POLICY START DATE?

Yes, provided there is no change in Health status as declared in the proposal form/online purchase. However, reduction in number of travel days is not allowed.

HOW TO CONTACT US?

Call Toll-free: 1800 2 700 700 (Accessible from India only)
 Fax: 022-66383669
 E-Mail: care@hdfcergo.com
 Write to us at : HDFC ERGO General Insurance Company Limited
 (Customer Service Office) 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400 059

WHERE CAN ONE AVAIL THE CLAIM FORMS?

On registration of a claim, claim form will be forwarded to you by mail, email or fax along with the intimation for the various documents required. The forms are also available on the website.

WILL THE CLAIMS BE SETTLED ON MY RETURN TO INDIA?

Claims are settled on the receipt of original documents

FOR HOW MANY DAYS CAN THE POLICIES BE EXTENDED?

- Single Trip Including USA/Canada (Worldwide) & Single Trip excluding USA/Canada:
 The Policy may be extended maximum upto 180 Days. The total policy period including extension should not exceed 360 days.
- Single Trip Asia excluding Japan:
 The Policy may be extended maximum upto 30 Days. The total policy period including extension should not exceed 60 days.
- Single Trip Family Floater excluding USA/Canada:
 The Policy may be extended maximum upto 60 Days. The total policy period including extension should not exceed 120 days.

CAN THE POLICY BE CANCELLED?

The policy may be cancelled via request on Email/Fax. The intimation of cancellation has to reach us latest upto 14 days from the inception date of the policy. If the policy has already incepted, a copy of all 40 pages of the passport needs to be submitted as a proof that the journey has not been undertaken. Cancellation charges of Rs. 250/- shall be applicable and the balance shall be refunded.

WHOM DO I NEED TO CONTACT TO MAKE CHANGES OR CORRECTIONS IN MY POLICY?

You can mark a mail to care@hdfcergo.com. On receipt of the request the endorsement will be processed within 48 hours and the documents will be sent to your registered email address.

HOW DO I FILE A CLAIM?

In the event of a covered emergency and to register claims, call our 24 hour Helpline Centre and quote Policy Holders' Name, Policy Number, Insurance Company, Passport Number when seeking assistance within 24 Hours.

The contact details are:
 Land line: +91-120-4507250 (Chargeable)
 Fax: +91-120-6691600
 Email: travelclaims@hdfcergo.com
 Toll free No. +800 08250825

WHOM TO CONTACT IN CASE OF HOSPITALIZATION?

HDFC ERGO should be contacted for all claims. The contact details are as provided above.

WHAT DOES 'DEDUCTIBLE' MEAN?

Deductible means the amount of a claim which has to be borne by the insured.

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- Register motor/health claims
- Track your claim status online

- Change your personal details on the go
- Track your interactions on endorsement dispatch status
- Find branches, garages and cashless network hospitals

* supports smart phones based on Blackberry, iPhone, Windows8, Android & Symbian platforms.

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This document is a summary of the benefits offered. The information mentioned above is illustrative and not exhaustive. Information must be read in conjunction with the policy wordings. In case of any conflict between this document and the policy wordings, the terms and conditions mentioned in the policy wordings shall prevail.