

Dear Sanjay Keshavmurthi Chari,

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:

- |  |  |
|--|--|
| <div style="border: 1px solid orange; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 10px 0;">1</div> <p><b><u>Policy Schedule</u></b><br/>Essential information about your policy coverages, benefits and terms.</p> | <div style="border: 1px solid orange; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 10px 0;">2</div> <p><b><u>Quick Access Links</u></b><br/>Refer for Policy Wording, important Links and QR codes.</p> |
| <div style="border: 1px solid orange; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 10px 0;">3</div> <p><b><u>Travel Card</u></b><br/>For easy reference during Travel emergencies.</p>                              | <div style="border: 1px solid orange; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 10px 0;">4</div> <p><b><u>Customer Information Sheet</u></b><br/>Contains policy coverages in detail.</p>            |

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

Regards,  
Team ICICI Lombard




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



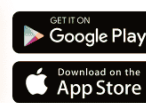
  
Manage your  
Policy Easily

  
Register  
a Claim

  
Track your Claim  
Status

  
Renew your  
Policy

Download  
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Proposer Details			
Name	Sanjay Keshavmurthi Chari	CKYC Number	50012629923396

Policyholder Details			
Policyholder Name	Sanjay Keshavmurthi Chari	Email ID	CH*****@GMAIL.COM
Contact Number	97*****74		
Address	NO-11 1ST CROSS NEAR SINGAPURA BUS STOP, LAKAPPA LAYOUT VIDYARANYAPURA BANGALORE, BANGALORE, KARNATAKA, 560097		
GSTIN Number			
Are you or any of the applicants a PEP or Family member/ Close relatives/Associates of PEPs*			No

\* Whether any of the proposed applicants are Politically Exposed Person (PEPs) or are Family member/Close relatives/Associated with PEPs.

Policy Details			
Policy Number	4233/384799133/00/000	Visa Type	Non Immigrant
Product Name	TripSecure+	Trip Type	Single Trip
Product Code	4233	Geographical Scope	Schengen
Policy Start Date	May 01, 2025, 00:00 hrs	Alternative Policy Number	638776335142387852
Policy End Date	May 18, 2025, 23:59 hrs		
Travel Days	18 days		
Insured Location at the Time of Policy Issuance			India

Insured Details		
Insured Name	Sanjay Keshavmurthi Chari	Rekha Sanjay Chari
Date of Birth	June 20, 1962	February 05, 1967
Sum Insured (\$)	5,00,000	5,00,000
Passport Number	Y3369392	C0314924
Pre-Existing Diseases	Not Applicable	Not Applicable
ABHA ID	-	-
Nominee Name	KRUTTIKA CHARI	KRUTTIKA CHARI
Relationship with Insured	Daughter	Daughter
Nominee Date of Birth	-	-
Appointee Name	Not Applicable	Not Applicable
Appointee Relationship with Insured	Not Applicable	Not Applicable

**Note:** The details above were provided by you as required by Clause 8(2) of the IRDA (Protection of Policyholder's Interest) Regulations, 2017. If any information is found to be incomplete or incorrect at the time of a claim, it may be treated as non-disclosure of important details.

**Note:** Appointee is nominated in case nominee is a minor.



## Explore Your Coverages

Cover Name	Benefits	Sum Insured	Deductibles	Co-Pay	TimeFrame
<b>Medical expenses covers</b>					
<b>Hospitalisation Expenses for Injury and Illness</b>	We'll cover your medical bills if you fall sick or get injured on your trip.	USD 5,00,000	USD 100	Not Applicable	Not Applicable
Outpatient Treatment for Illness and Injury	We'll cover expenses for doctor visits and diagnosis for any illness or injury during your trip.	USD 10,000	USD 0	Not Applicable	Not Applicable
<b>Medical Evacuation</b>	We'll cover the cost if you need emergency transport or evacuation due to illness or injury.	USD 25,000	USD 0	Not Applicable	Not Applicable
<b>Repatriation of Remains</b>	We'll cover costs to bring remains home or to handle local arrangements, in case of a tragedy.	USD 25,000	USD 0	Not Applicable	Not Applicable
<b>Daily Allowance in case of Hospitalization</b>	We'll provide a daily payout if you're hospitalized due to an accident or illness .	USD 100	0 Days	Not Applicable	10 Days
<b>Dental Treatment</b>	We'll cover emergency dental care for sudden pain or accidents during your trip .	USD 500	USD 0	Not Applicable	Not Applicable
<b>Accident &amp; Disabilities covers</b>					
<b>Personal Accident</b>	We'll provide a lump sum payout in case of death or permanent disability due to an accident.	USD 15,000	Not Applicable	Not Applicable	Not Applicable
<b>Accidental Death and Disablement - Common Carrier</b>	We'll provide a payout in case of death or permanent disablement if an accident takes place while you're traveling in public/common carrier as a passenger.	USD 15,000	Not Applicable	Not Applicable	Not Applicable
<b>Credit Card Secure</b>	We'll cover your credit card's outstanding balance as on date of accident, in case of death or disability.	USD 1,000	USD 0	Not Applicable	Not Applicable
<b>Home to Home Cover - Section A</b>	We'll cover medical expenses arising due to an accident during your journey within India.	INR 10,00,000	INR 500	Not Applicable	Not Applicable
<b>Home to Home Cover - Section B</b>	We'll pay in case of death and disablement arising due to an accident during your journey within India.	INR 10,00,000	Not Applicable	Not Applicable	Not Applicable
<b>Baggage &amp; Personal effects</b>					
<b>Loss of Checked-in Baggage</b>	We'll reimburse you for lost checked-in baggage.	USD 1,000	USD 0	Not Applicable	Not Applicable
<b>Damage to Baggage During Transit</b>	We'll provide a fixed pay-out if your checked-in baggage is damaged while in transit.	USD 500	Not Applicable	Not Applicable	Not Applicable
<b>Delay of Checked-in Baggage</b>	We'll provide a fixed allowance for your expenses, if your baggage is delayed more than the specified hours	USD 100	6 Hrs	Not Applicable	Not Applicable
<b>Loss of Baggage and Personal Effects</b>	We'll reimburse you for lost baggage and personal items due to theft or similar events.	USD 1,000	USD 0	Not Applicable	Not Applicable
Loss of Electronic Equipment	We'll cover the loss of electronic items due to theft or similar events.	USD 1,000	USD 100	Not Applicable	Not Applicable
Loss of Valuables Including Personal Money	We'll cover loss of valuables including money, due to theft or similar incidents.	USD 1,000	USD 100	Not Applicable	Not Applicable
<b>Debit and Credit Card and Forex Card - Fraudulent Utilization</b>	We'll cover your financial loss due to fraudulent utilization of your debit, credit, or forex card if it is stolen or lost.	USD 1,000	USD 0	Not Applicable	Not Applicable
<b>Travel Delay, Cancellation &amp; Curtailment</b>					
<b>Trip Cancellation</b>	We'll cover your financial loss if you need to cancel your trip due to unforeseen events like sickness or natural disasters.	USD 1,000	USD 0	Not Applicable	Not Applicable
<b>Trip Interruption or Curtailment</b>	We'll cover your financial loss if you need to interrupt/ shorten your trip due to unexpected events.	USD 500	USD 0	Not Applicable	Not Applicable
<b>Cancellation Cover for Hotel and Accommodation</b>	We'll cover financial loss if you need to cancel your hotel or accommodation booking due to unforeseen events such as but not limited to sickness, injury, sudden natural calamities.	USD 500	USD 0	Not Applicable	Not Applicable
<b>Common Carrier Delay</b>	We'll provide a fixed payout if your scheduled travel on a common carrier is delayed.	USD 100	375 Mins	Not Applicable	Not Applicable
<b>Flight Cancellation</b>	We'll pay you on cancellation of scheduled flight	USD 500	Not Applicable	Not Applicable	Not Applicable
<b>Missed Connecting Flight</b>	We'll reimburse you, if you miss a connecting flight due to delayed arrival of earlier flight/common carrier.	USD 1,000	3 Delay hours	Not Applicable	Not Applicable



Cover Name	Benefits	Sum Insured	Deductibles	Co-Pay	TimeFrame
Compassionate Visit	We'll reimburse travel and accommodation costs for a family member to visit you if you're hospitalized for a specified duration.	USD 10,000	Not Applicable	Not Applicable	Not Applicable
Bounced Booking of Airlines or Hotel	We'll cover additional expenses if your pre-booked transport or accommodation is bounced by the airlines or hotel.	USD 2,000	USD 0	Not Applicable	Not Applicable
Hotel Extension due to Contingency	We'll reimburse costs, if you need to extend your hotel stay due to unexpected delays like terrorism, loss of passport, political risk etc.	USD 5,000	USD 0	Not Applicable	Not Applicable
Loss of Passport and International Driving License	We'll provide a fixed payout if you lose or damage your passport or international driving license.	USD 200	Not Applicable	Not Applicable	Not Applicable
Political Risk And Catastrophe Evacuation	We'll cover the cost to get you back home or to a safe place during a political unrest or natural disaster.	USD 7,500	USD 0	Not Applicable	Not Applicable
Others					
Personal Liability	We'll reimburse you for legal liability if you accidentally harm someone or damage their property during your trip.	USD 1,00,000	Not Applicable	Not Applicable	Not Applicable
Hijack Distress Compensation	We'll provide a daily payout if the transport you're on is hijacked.	USD 150	12 Hrs	Not Applicable	Not Applicable
Financial Emergency Cash Allowance	We'll provide a lump sum payout if your travel funds are stolen.	USD 1,000	Not Applicable	Not Applicable	Not Applicable
Fire and Allied Perils - Home Building and Contents	We'll cover financial loss if your home is damaged due to fire or other perils while you're traveling.	INR 10,00,000	INR 0	Not Applicable	Not Applicable
Burglary - Home Contents	We'll cover the loss or damage of your home contents due to burglary while you're on your trip.	INR 10,00,000	INR 0	Not Applicable	Not Applicable

**Note:**

- Medical sublimit applicable for age band 51 years and above for all Geoscope except Schengen.
- Cover names mentioned in **bold** represent '**Base Covers**', while those in plain text represent 'Base Cover Extensions' as chosen by you.
- Excess Charges\*** refer to the fixed amount you'll need to pay out of pocket if the rental car is damaged.
- Please review the **Policy Wording**, which includes **terms and conditions**, **coverage details**, and **exclusions**, along with this certificate. Kindly confirm receipt of your policy. If you notice any discrepancies or differences from your proposal, please contact us immediately. You can email us at [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com) or call our toll-free number **1800 2666** (accessible within India).

**Disclaimer:** Insurance is the subject matter of solicitation. Please refer to policy wordings for terms and conditions, coverage and exclusions.

Premium and Payment Details

Premium Details

Premium Amount (₹)	5,037.62		
IGST (18.00%)	906.77		
Total Tax Payable (₹)	906.77	Total Premium (₹)	5,944.00

**Important Note:** We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Payment Details

GSTIN Reg. Number	37AAACI7904G1ZM	HSN/SAC Code	997136 GENERAL INSURANCE SERVICES
The stamp duty of ₹1 paid vide receipt/challan number CSD10520244764 dated October 04, 2024.			





Branch Details


Servicing Branch Location	Mumbai
Servicing Branch Address	414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA

**Note:** The insurance benefit could be affected if any information provided in your proposal form, personal statement, declaration, or related documents is found to be incorrect or incomplete. If any important details were withheld, this may also impact your coverage.

To review the detailed terms and conditions of your coverage, please refer to Part II and Part III of your policy schedule.

**For Policy Clarification and not for Claims**
 [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)
 Chat with RIA on our Website

 Chat with RIA on WhatsApp  
 (+91 7738282666)

 ICICI Lombard Health Care, 4th Floor, Varun Towers- II , Opp. Hyderabad Public School, Begumpet, Hyderabad, District Hyderabad, Telangana Pin code -500016

**Click the link to view Policy Wordings Document**

It details the complete terms and conditions of your TripSecure+ Insurance Policy.

[View Policy Wording](#)
**Claims Made Simple-We're Here to Help!**

If your travel adventure takes an unexpected detour due to an accident, sudden illness or any other incident that's covered by your policy, don't worry-help is just a call away.

Reach out to our helpline [icicilombard@falck.com](mailto:icicilombard@falck.com) and share all necessary information or simply click [here](#)

**Helpline Numbers:**

In USA and Canada : +1 844871 1200 (Toll-free)

From the rest of world : +91 124 4498778 (With Call back facility)

In india: 1800 102 5721 (Toll-free and accessible in India only)

Fax: +91 124 4006674

E- claim web link <https://faqindia.com/FalckMLink/>

Or Simply scan the QR code


**FAQs and Grievance Redressal**

- Get Answer To Most Frequently Asked Questions (FAQs) :<https://www.icicilombard.com/FAQ>
- Not happy with resolution provided ? Click [here](#) to understand our Grievance Redressal process.

**IL TakeCare App**

- You can now manage policies easily with our IL TakeCare App.
- You can register a claim, track claim status, renew your policy and much more, all at your fingertips!
- [Download the IL TakeCare App](#)



## Travel Card

**trip  
secure+** **ICICI Lombard**  
Nibhaye Vaade**Policy Number : 4233/384799133/00/000**Valid From:  
May 01, 2025Valid To:  
May 18, 2025

## Insured Name

Sanjay Keshavmurthi Chari  
Date of Birth: June 20, 1962Rekha Sanjay Chari  
Date of Birth: February 05, 1967

Assistance Service Provider : Falck India Pvt. Ltd.



## 24x7 Customer Helpline Numbers For Claim Related Enquiry

Claims link  
[M- Link](#)Fax Number  
[+91 1244006674](#)Email ID  
[icicilombard@falck.com](mailto:icicilombard@falck.com)USA & Canada  
(Toll free)  
[+1 18448711200](#)India  
(Toll Free)  
[18001025721](#)Rest of World  
(Call Back Facility)  
[+91 124 4498778](#)

- Registration of claim is required prior to availing benefits under this policy.
- Please call the given numbers to register your claim and to confirm your coverage.
- Cashless benefits are applicable for Inpatient treatment only and not for Outpatient treatment.
- This card is only for information and does not guarantee the admissibility of claim.

 **ICICI Lombard**  
Nibhaye Vaade

Assistance Service Provider : Falck India Pvt. Ltd.

[www.icicilombard.com](http://www.icicilombard.com)

Chat with RIA on WhatsApp (+91 7738282666)

UIN: ICITIOP25036V012425

[customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)

18002666 (toll-free), +91-4066273505 (international number)

CIN: L67200MH 2000PLC129408

Sr.No	Title	Description	Policy Clause Number
		(Please refer to applicable Policy Clause Number in next column)	
1	Name of Insurance Product/Policy	TripSecure+	
2	Policy number	4233/384799133/00/000	
3	Type of Insurance Product/Policy	Both Indemnity and Benefit	
4	Sum Insured (Basis) (Along with amount)	Individual Sum Insured-USD 500000 Where each member has a separate sum insured under the policy.	
5	Policy Coverage (What the policy covers?) (Policy Clause Numbers)	<b>PART I : INTERNATIONAL TRAVEL INSURANCE</b>	
		<b>COVER 1: HOSPITALIZATION EXPENSES FOR ILLNESS AND INJURY</b> Reimbursement of expenses incurred in case of hospitalization due to illness contracted or any Injury due to an Accident during the policy period	Cover 1
		<b>Outpatient Treatment for Illness and Injury</b> Reimbursement of expenses incurred for Outpatient Treatment due to illness contracted or any Injury due an Accident during the policy period	Extension 1a
		<b>Medical Aid Cover in case of Illness and Injury</b> Reimbursement of expenses towards medical Aids like plaster casts, arm slings, crutches etc. incurred due to illness contracted or any Injury due to an Accident during the policy period	Extension 1b
		<b>Child care expenses due to hospitalization</b> Daily payout towards child care expenses on your hospitalization due to illness contracted or any accidental Injury during the policy period	Extension 1c
		<b>Physiotherapy</b> Reimbursement of medical expenses incurred towards undergoing physiotherapy treatment due to illness contracted or any Injury due an Accident during the policy period	Extension 1d
		<b>Pre-existing disease cover</b> Reimbursement of medical treatment expenses related to treatment of a life threatening medical condition due to a pre-existing condition/disease up to the limit as specified in the policy certificate	Extension 1e
		<b>Hospitalization Expenses - Adventure Sports</b> Reimbursement of medical expenses incurred towards injury as a result of participation in any Hazardous Activities during the policy period	Extension 1f
		<b>COVER 2: HOSPITALIZATION EXPENSE FOR INJURY</b> Reimbursement of medical expenses incurred for medical treatment on account of injury.	Cover 2
		<b>Cover 3 : DAILY ALLOWANCE IN CASE OF HOPITALIZATION</b> Per day payout on hospitalization due to an accidental Injury during the policy period	Cover 3
		<b>Cover 4: MEDICAL EVACUATION</b> Reimbursement of expenses for emergency transportation and evacuation services necessitated due to any Illness contracted or accidental Injury sustained during the policy period.	Cover 4
		<b>COVER 5: REPATRIATION OF REMAINS</b> In the unfortunate event of the death of the insured, reimbursement of expenses incurred for transporting the remains of the deceased Insured back to the Country/Place of Residence or for a local burial or cremation in the country/place where death has occurred.	Cover 5



		<b>COVER 6: DENTAL TREATMENT</b> Reimbursement of expenses incurred for emergency dental treatment towards relief from sudden acute pain and/or due to an accident during the policy period	Cover 6
		<b>COVER 7: PERSONAL ACCIDENT</b> We shall pay a lump sum payout in case of death or permanent total disablement or permanent partial disablement of the insured during the policy period	Cover 7
		<b>Coma cover</b> We shall pay a weekly payout as specified in the policy period in case an accidental Injury suffered whilst on the covered trip results in the Insured being in a state of coma during the policy period	Extension 7a
		<b>Child Benefit cover</b> We shall pay a lump sum payout in case of death of Insured during the policy period, if survived by dependent children	Extension 7b
		<b>Workplace Assault</b> We shall pay a lump sum payout in case insured is a victim of an assault in workplace during the period of trip insurance	Extension 7c
		<b>Personal Accident - Adventure Sports</b> We shall pay a lump sum payout in case of death or permanent total disablement or permanent partial disablement of the insured due to participation in any hazardous activities	Extension 7d
		<b>Lifestyle Modification Cover</b> Reimbursement for the cost of artificial limbs and any modifications to insured's home or vehicle in India necessitated due to disablement arising as a result of an accident during the period of insurance.	Extension 7e
		<b>COVER 8 : ACCIDENTAL DEATH AND DISABLEMENT - COMMON CARRIER</b> We shall pay a lump sum payout in case of death or disablement of the Insured while mounting, dismounting or travelling in a Common Carrier/Public Carrier during the policy period	Cover 8
		<b>COVER 9 : CREDIT CARD SECURE</b> We shall pay outstanding balance in credit card to legal heir/nominee in case of death or disablement of the Insured due to accident during the policy period	Cover 9
		<b>COVER 10: HOME TO HOME</b> <b>Home to Home Cover-Section A-</b> Reimbursement of medical expenses arising due to an accident while on Insured Journey in India. <b>Home to Home Cover - Section B-</b> We will pay for Death and Disablement arising due to an Accident while on Insured Journey in India.  Payment under this cover (Section A & Section B) would be subject to the following:  i Place of Stay to airport provided the domestic travel takes place within 48 hours from time of boarding the overseas transport, or  ii Airport to Place of Stay provided the domestic travel has occurred within 48 hours of Your arrival back to India	Cover 10

	<b>COVER 11 : LOSS OF CHECKED-IN BAGGAGE</b> Pro-rated payout for pieces of baggage permanently lost whilst under the custody of common carrier vis-a-vis pieces of baggage that were checked-in	Cover 11
	<b>Electronic Equipment Loss</b> Indemnification of cost (after depreciation) of the electronic equipment lost which formed a part of the checked-in baggage	Extension 11.a
	<b>Sports Equipment Loss</b> Indemnification of the replacement cost of the sports equipment lost which formed a part of the checked-in baggage	Extension 11.b
	<b>COVER 12: DAMAGE TO BAGGAGE DURING TRANSIT</b> We shall pay a fixed payout in case of damage to your checked-in baggage(s) while it is entrusted to the Common carrier/Public Carrier	Cover 12
	<b>COVER 13: DELAY OF CHECKED-IN BAGGAGE</b> Fixed payout in case the checked-in baggage is delayed beyond the period specified in policy certificate	Cover 13
	<b>COVER 14: SMART DELAYED CHECKED IN BAGGAGE</b> Hassle free claim payout in case the checked-in baggage is delayed beyond the period specified in policy certificate	Cover 14
	<b>COVER 15: LOSS OF BAGGAGE AND PERSONAL EFFECTS</b> Reimbursement for loss of your baggage and personal effects due to theft, burglary, robbery, hold-up or any such similar events during the policy period	Cover 15
	<b>Loss of Electronic Equipment</b> Indemnification of cost (after depreciation) of the electronic equipment lost due to theft, burglary, robbery, mugging, hold up or any such similar event during the policy period	Extension 15a
	<b>Loss of Valuables including Personal Money</b> We shall pay a fixed payout in case of loss of Valuables (including money) due to theft, burglary, robbery, mugging, hold up or any such similar event during the policy period	Extension 15b
	<b>Loss of Sports Equipment</b> Indemnification of the cost (after depreciation) of the sports equipment lost due to theft, burglary, robbery, mugging, hold up or any similar incidence during the policy period OR Indemnification of the cost of renting the same type of sports equipment and penalty charges imposed by rental sports Equipment Company under the Rental sports equipment hiring agreement.	Extension 15c
	<b>COVER 16: DEBIT AND CREDIT CARD AND FOREX CARD – FRAUDULENT UTILIZATION</b> Reimbursement for financial loss due to theft/ loss of debit/credit/forex card during policy period upto the limit as defined in policy certificate	Cover 16
	<b>COVER 17: LOSS OF PASSPORT AND INTERNATIONAL DRIVING LICENSE</b> A fixed benefit amount shall be given to the Insured is he/she loses or damages their original Passport or International Driving License	Cover 17
	<b>COVER 18: TRIP CANCELLATION</b> Indemnification for financial loss (travel and accommodation) incurred on cancellation of trip due to unexpected events e.g. sickness, natural calamities, terrorist attack etc.	Cover 18
	<b>Reimbursement of Cancellation charges of pre-booked events</b> Cover for non-refundable cancellation charges of any pre-booked event(s) which had to be cancelled due to cancellation of the trip	Extension 18a

	<b>Frequent Flyer Points</b> We will reimburse the insured for the amount, equivalent to the conversion factor of the frequent flyer/reward program service provider, if Insured Journey is cancelled.	Extension 18b
	<b>COVER 19 : TRIP INTERRUPTION OR CURTAILMENT</b> Indemnification for the financial loss incurred in case your trip is interrupted and/or you need to curtail your trip due to unexpected events beyond your control	Cover 19
	<b>Trip Resumption</b> Reimbursement of the cost incurred towards resumption of a covered trip that had to be curtailed due to unexpected events beyond your control	Extension 19a
	<b>Missed event due to Itinerary changes</b> Reimbursement of non-refundable charges of pre-booked ticket, if insured is not able to participate in an event or prepaid activity scheduled on insured's itinerary due to change in insured's itinerary by travel agent.	Extension 19b
	<b>COVER 20: TRIP CANCELLATION DUE TO VISA REJECTION</b> Reimbursement of any non-refundable and/or cancellation charges towards travel tickets and accommodation in case the insured has to cancel his trip due to visa rejection	Cover 20
	<b>Refund of Visa Fee</b> Reimbursement of the amount paid towards visa application fee in case the insured has to cancel his trip due to a rejection of visa	Extension 20a
	<b>COVER 21 : CANCELLATION COVER FOR HOTEL AND ACCOMMODATION</b> Indemnification for financial loss incurred by you in case you have to cancel hotel and accommodation booking following unexpected events beyond your control	Cover 21
	<b>COVER 22: COMMON CARRIER DELAY</b> We shall pay a fixed payout in case of a delay in departure of the scheduled Common Carrier/Public Carrier	Cover 22
	<b>COVER 23: FLIGHT DELAY AUTO ASSIST</b> Automatic claim payout in case of a delay in departure of the scheduled Flight	Cover 23
	<b>COVER 24: FLIGHT CANCELLATION</b> We will pay the Sum Insured in the event of cancellation of scheduled departure of the international flight whilst on Insured Journey.	Cover 24
	<b>COVER 25: MISSED CONNECTING FLIGHT</b> We shall reimburse for official cancellation charges and additional cost incurred to proceed with your planned trip in case you fail to access a connecting flight due to a delayed arrival of the previous flight	Cover 25
	<b>COVER 26: COMPASSIONATE VISIT</b> Reimbursement of Cost of visit (travel and accommodation) of a family member/friend to the insured's place of hospitalization for a specified duration if deemed necessary by the treating medical practitioner	Cover 26
	<b>COVER 27: BOUNCED BOOKINGS OF AIRLINES OR HOTEL</b> Reimbursement of additional expenses incurred for alternative arrangements respectively in the event of bounced booking of the confirmed Common Carrier/Public Carrier and/or confirmed pre-paid accommodation	Cover 27

	<b>COVER 28: HOTEL EXTENSION DUE TO CONTINGENCY</b> Reimbursement of expenses towards lodging and boarding for an extended stay at a pre-booked hotel/accommodation facility if the insured's departure is delayed due to unexpected events beyond control	Cover 28
	<b>COVER 29: PISTE CLOSURE</b> we shall pay to the Insured a daily compensation for maximum number of days as specified in Part I of the Policy Schedule for each continuous and completed stay in the Hotel due to complete lack of snow or avalanche which lead to closure of Ski lifts and Ski schools and hence mandated the Insured to stay in the Hotel for complete day.	Cover 29
	<b>COVER 30: AUTOMATIC EXTENSION OF PERIOD OF INSURANCE</b> Automatic extension of Policy Period granted up to a period of 15 days from the Policy Expiry date if your trip is delayed or extended due to reasons beyond your control	Cover 30
	<b>COVER 31: POLITICAL RISK AND CATASTROPHE EVACUATION</b> Reimbursement of expenses incurred for your return to your place of residence or the nearest place of safety in such situations.	Cover 31
	<b>COVER 32: MISSED SHORE COVER</b> We shall pay a fixed payout in case the vessel on which you are aboard does not visit one of the shores stop promised in the original travel itinerary of your trip	Cover 32
	<b>COVER 33: CRUISE INTERRUPTION</b> Reimbursement of expenses incurred towards any alternate travel bookings due to unexpected Injury and Illness to insured while on a cruise, resulting in insured's hospitalization on foreign dry land.	Cover 33
	<b>COVER 34: MEDICAL COVER ON A CRUISE</b> <b>Section A - Medical cover on a cruise - Hospitalization expense</b> Reimbursement of expenses incurred on emergency hospitalization due to illness or injury to insured while on a cruise <b>Section B - Medical cover on a cruise - Daily allowance</b> Per day payout on hospitalization due to an accidental Injury to insured while on a cruise. <b>Section C – Medical cover on a cruise – Medical Evacuation</b> Reimbursement of expenses for emergency transportation and evacuation services necessitated due to any Illness contracted or accidental Injury sustained to insured while on a cruise.	Cover 34
	<b>Cruise Cover- Unused Excursions</b> Covers for the cost of non-refundable amount of pre-booked excursions which insured were unable to use as a result of being hospitalized due to an accident or illness.	Extension 34a
	<b>COVER 35: PERSONAL LIABILITY</b> Reimbursement of expenses towards payment of legal liability to a third party during the covered trip arising out of accidental death, bodily injury or property damages to third party	Cover 35
	<b>Court Attendance Cover</b> we will pay a fixed amount for each day (for meal and travel expense) , if insured is required to attend the court in connection with an event that has resulted in a valid claim under Personal liability cover	Extension 35a

	<b>COVER 36: CAR RENTAL – COVER FOR DEDUCTIBLE</b> Reimbursement of rental vehicle excess charges pressed by the rental company which the insured is legally liable to pay due to any accidental damage or theft of any rented vehicle on a trip	Cover 36
	<b>Rental Vehicle Return</b> Reimbursement of charges pressed in case of late return of your rented vehicle due to its involvement in a collision or damage	Extension 36a
	<b>COVER 37: CAR RENTAL COVER</b> Reimbursement of charges pressed by the rental company which the insured is legally liable to pay due to any accidental damage or theft of any rented vehicle on a trip.	Cover 37
	<b>COVER 38: HIJACK DISTRESS COMPENSATION</b> Per day payout payable in the event of an Hijack of the Common Carrier/Public Carrier in which the insured is travelling as a fare paying passenger	Cover 38
	<b>COVER 39: FINANCIAL EMERGENCY CASH ALLOWANCE</b> Lump sum payout in case you are left with no travel funds following an incident of theft, robbery etc. during the policy period	Cover 39
	<b>COVER 40: FIRE AND ALLIED PERILS - HOME BUILDING &amp; CONTENTS</b> Indemnification for financial loss or damage due to specific perils at your residence during the policy period	Cover 40
	<b>COVER 41: BURGLARY - HOME CONTENTS</b> Indemnification for financial loss or damage due to burglary/attempted burglary at your residence while you are on a covered trip	Cover 41
	<b>COVER 42: PET CARE AND VETERINARY HOSPITALIZATION</b> <b>SECTION A - Pet Care and Veterinary Hospitalization - While Pet not travel with Insured</b> Reimbursement of expenses towards medical treatment of your pet due to any accidental injury which requires hospitalisation for minimum period of 12 hrs while insured is on the trip and pet was under the care of a friend, relative, family members or any other care giver assigned to take care of insured's pet. <b>SECTION B – Pet Care and Veterinary Hospitalization - While Pet travel with Insured</b> Reimbursement of expenses towards medical treatment of your pet travelling with you due to any accidental injury while on the trip	Cover 42
	<b>COVER 43: OUT OF POCKET EXPENSES FOR PET CARE DUE TO TRIP DELAY</b> Reimbursement of expenses towards food and care giving of your pet while you are on the trip as per limit defined in policy certificate	Cover 43
	<b>COVER 44: TRAVEL LOAN SECURE- SI IN INR</b> Reimbursement of principal outstanding amount or sum insured whichever is lower in case of death or permanent total/partial disability of insured within 180 days of bodily injury during the policy period	Cover 44
	<b>COVER 45: LANGUAGE INTERPRETER</b> Reimbursement of expenses incurred to hire an interpreter if you are hospitalized while on a trip	Cover 45
	<b>COVER 46: ESCORT OF MINOR CHILDREN</b> Reimbursement of expenses towards arranging the return of minor child back to city of residence in the unfortunate event of the insured's death or hospitalization for a specified duration while on a covered trip.	Cover 46

	<b>COVER 47: HOLE IN ONE</b> Reimbursement of expenses towards celebratory drinks on the day of a hole in one accomplishment.	Cover 47
	<b>COVER 48: REIMBURSEMENT OF GREEN FEES</b> We will reimburse the non-refundable amount of Green fees, if insured suffers any accident or illness resulting in emergency hospitalization while on a trip due to which insured was unable to play golf.	Cover 48
	<b>COVER 49: UPGRADATION TO BUSINESS CLASS</b> We will reimburse the actual expense incurred for up-gradation of insured's existing economy class air ticket to a business class air ticket in the event of insured getting hospitalized during the insured journey	Cover 49
	<b>COVER 50: QUARANTINE COVER</b> We will pay the accommodation cost Upto Sum Insured as mentioned in Part 1 of policy schedule in the event of Insured getting diagnosed with are required to Quarantine during the policy period whilst on Insured journey, due to illness which has been declared as a pandemic by the appropriate government authority or WHO.	Cover 50
	<b>COVER 51: BAIL BOND</b> Reimbursement of expenses for any bail amount paid towards release of the insured in case the insured is arrested or detained for a bailable offence.	Cover 51
	<b>COVER 52: KIDNAP DISTRESS ALLOWANCE</b> We shall pay a fixed payout for every continuous 24 hour period that the insured is held hostage.	Cover 52
	<b>PART II: DOMESTIC TRAVEL INSURANCE</b>	
	<b>MULTI TRIP DOMESTIC COVER</b> It covers Personal accident cover, Accidental Hospitalization expenses, OPD expenses, Loss of Baggage and Personal effects, Theft / burglary of Home contents, Trip delay, Trip cancellation and Interruption and loss of checked in baggage as defined under policy schedule	
	<b>Personal accident</b> We shall pay a lump sum payout in case of death or permanent total disablement or permanent partial disablement of the insured during the policy period	a
	<b>Accidental Hospitalization Expenses</b> We shall pay reimbursement of expenses incurred in case of hospitalization due to an accidental injury during the policy period	b
	<b>OPD Expenses</b> we shall pay reimbursement of Outpatient treatment in case of injury due to an accident during trip.	c
	<b>Loss of Baggage &amp; Personal effects</b> We shall reimbursement for the loss sustained to your baggage and personal effects due to theft, burglary, robbery, hold-up or any similar event including natural disaster(s) & Terrorism whilst on a Trip during the Policy Period.	d
	<b>Theft / Burglary of Home contents</b> We shall cover for the actual loss/and or damage to the Contents of Your residence located at the address mentioned in the Policy Schedule within the period of coverage caused by Theft or burglary whilst on a Trip	e
	<b>Missed connecting flight</b> Reimbursement for official cancellation charges & additional cost incurred to proceed with your planned trip in case you fail to access a connecting flight due to a delayed arrival of the previous flight.	f



		<b>Trip Cancellation and Interruption</b> Indemnification for the financial loss incurred in case your trip is interrupted and/or you need to curtail your trip due to unexpected events beyond your control	g
		<b>Loss of checked in Baggage</b> Fixed payout for pieces of baggage permanently lost whilst under the custody of common carrier vis-a-vis pieces of baggage that were checked-in	h
6	Exclusions(what the policy does not cover)	<b>GENERAL EXCLUSIONS (APPLICABLE TO ALL COVERS UNDER THE POLICY):</b> The Company shall not be liable for claims involving:  1. Events before the trip starts or after it ends.  2. Fraudulent claims, false declarations, or willful damage by the insured.  3. The insured traveling against medical advice, awaiting specific treatments, with terminal prognosis, seeking treatment, or involved in military/naval operations.  4. Intentional self-injury, suicide, or intoxication.  5. Participation in hazardous/adventure sports (unless premium is paid for coverage).  6. Involvement in murder, assault, or criminal acts.  7. Anxiety, stress, depression, or venereal diseases.  8. War, rebellion, riots, or government actions.  9. Nuclear radiation or contamination.  10. Professional/semi-professional sports without prior declaration.  11. Overseas trips exceeding 90 days on an immigrant visa.  12. Injuries from criminal acts by the insured.  13. Claims below the deductible or time excess in the policy schedule.	Cover 1 and Cover 2
		<b>Note:</b> : Please refer to the policy wordings for the detailed Terms & conditions.	
		<b>COVER SPECIFIC EXCLUSIONS</b> Please refer to the Policy wordings for the detailed Terms and conditions.	
		<b>PART I : INTERNATIONAL TRAVEL INSURANCE</b>	
		<b>Exclusions applicable to Cover 1 and cover 2 and extensions therein-</b> 1. Dental treatment unless caused by accidental injury and opted for.  2. Illness or injury contracted after the policy expires.	

3. Out-patient treatment unless specifically opted for.
4. Childcare expenses due to hospitalization unless opted for.
5. Physiotherapy unless opted for.
6. Routine vision or dental care unless opted for.
7. Cancer screenings or mammography.
8. Skilled nursing for outpatient care unless opted for.
9. Treatment that is not medically necessary or could wait until returning to India.
10. Cosmetic or reconstructive surgery unless due to accidental injury.
11. Treatment for general debility or at health resorts.
12. Prosthetics or chiropractic care unless opted for.
13. Routine physical exams unrelated to illness or injury treatment.
14. Spectacles, contact lenses, or hearing aids unless opted for.
15. Hospitalization costs of donors.
16. Supplements, vitamins, or tonics unless part of treatment.
17. Circumcision unless necessary due to injury or accident.
18. Gender reassignment surgery or related complications.
19. Personal comfort, convenience, or hygiene items.
20. Injury or illness caused by intoxication or participation in hazardous activities unless covered.
21. Conditions where no active treatment is given.
22. Non-AYUSH or non-allopathic treatments unless deemed necessary by a medical practitioner.
23. Planned treatments or trips made for medical purposes.
24. Out-of-pocket medical aids unless covered.
25. Pre-existing conditions unless covered under an emergency life-threatening medical condition extension.
26. Trips made against medical advice, for pre-existing conditions, or during terminal illness.

		<p>27. Orthopedic, degenerative, or cancer treatments unless covered (chemo/radiotherapy excluded).</p> <p>28. Continuing treatment in India for illnesses contracted abroad unless covered.</p> <p>29. Sterility, infertility, or sexually transmitted diseases.</p> <p>30. Pregnancy, childbirth, and related treatments (excluding ectopic pregnancy).</p> <p>31. Self-inflicted injury or illness.</p> <p>32. Treatment for congenital defects.</p> <p>33. Medical treatment related to cruise travel.</p> <p>34. Any exclusions mentioned under the general exclusions of the policy.</p>	
		<p><b><u>DAILY ALLOWANCE IN CASE OF HOSPITALIZATION</u></b></p> <p>1. Any treatment or expenses listed under "Hospitalization Expenses for Illness and Injury."</p> <p>2. Claims related to pre-existing diseases unless the pre-existing disease cover is opted for.</p> <p>3. Medical treatment or expenses related to cruise cover.</p> <p>4. Any exclusion mentioned in the general exclusions of the policy.</p>	Cover 3
		<p><b>Medical Evacuation</b></p> <p>1. Treatment or expenses listed under "Hospitalization Expenses for Illness and Injury."</p> <p>2. Claims related to pre-existing diseases unless the pre-existing disease cover for life-threatening conditions is opted for.</p> <p>3. Medical treatment or expenses related to cruise cover unless "Medical Cover on a Cruise" is opted for.</p> <p>4. Any exclusions mentioned in the general exclusions of the policy.</p>	Cover 4
		<p><b>Repatriation of Remains</b></p> <p>In addition to the General Exclusions, the Company will not pay compensation for death:</p> <p>a. Due to intentional self-injury, suicide, or attempted suicide.</p> <p>b. While under the influence of alcohol or drugs.</p> <p>c. While engaging in aviation, ballooning, or hazardous activities, unless covered under the "Adventure Sports" cover.</p>	Cover 5

		d. For reasons listed under "Hospitalization Expenses for Illness and Injury."	Cover 6
		e. Any exclusion mentioned in the General Exclusions section of the policy.	
		<b>Dental Treatment</b> 1. Trips for routine dental treatment or consultations, or non-urgent dental treatments that could have been postponed until after the trip.  2. Root canal treatment unless medically necessary and prescribed by a dentist.  3. Cementing or fixation of tooth/teeth bridges unless specified in the policy schedule.  4. Cosmetic or reconstructive surgery unless due to accidental injury and prescribed as part of emergency treatment.  5. Any exclusions mentioned in the General Exclusions section of the policy.	Cover 7
		<b>Personal Accident and extensions therein</b> 1. Compensation under multiple disablement events from the same accident exceeding the Sum Insured.  2. Medical expenses.  3. Accidents outside the policy's geographical scope.  4. Workplace assault by or linked to the employer or employees of the insured's organization.  5. Compensation for death or disability: a) Due to intentional self-injury, suicide, or attempted suicide. b) Resulting from illness. c) While under the influence of alcohol or drugs.  d) During aviation, ballooning, or hazardous activities unless specified or covered under "Adventure Sports" with Personal Accident claim.	
		<b>Accidental Death and Disablement - Common Carrier</b> i. Amounts related to medical expenses. ii. Payment of compensation in respect of death. iii. Arising from intentional self-Injury/ suicide/ attempted suicide. iv. Whilst the Insured is under the influence of intoxicating liquor/ drugs	Cover 8
		<b>CREDIT CARD SECURE</b> Payment for any transaction made after the date of accident.	Cover 9

		<b>Home to Home Cover – Section A and Section B</b> we will not pay any claim arising out of: a) Intentional self-injury/suicide/attempted suicide. b) Any claim whilst the Insured is under the influence of intoxicating liquor/ drugs.	Cover 10
		<b>Loss Of Checked-In Baggage</b> 1. Any loss or damage of Contents including valuables and personal money (cash) of the Checked-In Baggage 2. Losses arising from any delay, detention, confiscation by customs officials or other public authorities unless in situations of any social/political instability beyond the control of the insure 3. Loss of the Checked-In Baggage sent in advance or souvenirs and articles mailed or shipped separately	Cover11
		<b>Electronic equipment loss</b> Please refer to general exclusions	Extension 11.a
		<b>Sports equipment loss</b> 1. Any deductible amount specified in the Policy Schedule.  2. Losses due to confiscation by customs or lawful authorities if the item's use or possession is unlawful.  3. Items shipped under freight agreements or sent via postal or courier services.  4. Loss or damage to electronic data or software, unless covered by an extension.  5. Loss or damage caused by:  - Moths, vermin, wear and tear, atmospheric conditions, or gradual deterioration.  - Mechanical or electrical failure.  - Cleaning, restoring, repairing, or altering processes.  - Scratching or breaking of fragile items due to negligence.	Extension 11.b
		<b>Damage to baggage during transit</b> o Any damage which has not occurred in the custody of Common Carrier/ Public Carrier o Normal wear and tear of the luggage	Cover 12
		<b>Delay Of Checked-In Baggage</b> - Delay in delivery of checked-in baggage due to detention or confiscation by carriers, customs, or government agencies, unless caused by social/political instability.  - Delays that do not exceed the deductible time specified in the Policy Schedule.  - Delays due to damage to checked-in baggage requiring examination by the carrier.	Cover 13

		<b>SMART DELAYED CHECKED IN BAGGAGE</b> <ul style="list-style-type: none"> <li>- Delay in checked-in baggage due to detention or confiscation by carriers, customs, or authorities, unless caused by social/political instability.</li> <li>- Delays within the deductible time specified in the Policy Schedule.</li> <li>- Delays due to damage to checked-in baggage requiring examination by the carrier.</li> </ul>	Cover 14
		<b>Loss Of Baggage And Personal Effects and extensions therein</b> <ol style="list-style-type: none"> <li>1. Any deductible amount specified in the Policy Schedule.</li> <li>2. Partial loss of baggage or hand baggage, except for sports equipment, electronic equipment, or valuables, if the applicable extensions are not opted for.</li> <li>3. Loss of baggage or personal effects not owned or in lawful custody of the insured at the start of the trip.</li> <li>4. Loss of valuables unless the extension for "Loss of Valuables including Personal Money" is opted for.</li> <li>5. Theft, burglary, mugging or robbery not reported to the police within 24 hours with a written report.</li> <li>6. Loss due to currency devaluation, monetary transaction errors, or excess coins and bank notes, unless accompanying the insured as cabin baggage.</li> <li>7. Confiscation by customs or lawful authorities if the item's use or possession is unlawful.</li> <li>8. Loss of items shipped under freight or sent by postal/courier services.</li> <li>9. Loss or damage to vehicles or their accessories (except keys).</li> <li>10. Loss or damage to sporting equipment or bicycles while in use.</li> <li>11. Loss or damage to electronic data or software unless covered by an extension.</li> <li>12. Loss or damage caused by: <ul style="list-style-type: none"> <li>- Moths, vermin, wear and tear, atmospheric conditions, or gradual deterioration.</li> <li>- Mechanical or electrical failure.</li> <li>- Cleaning, restoring, repairing, or alteration.</li> </ul> </li> </ol>	Cover 15



		<p>- Scratching or breaking of fragile items due to negligence.</p> <p>13. Loss while carried on a common carrier unless as personal cabin baggage or properly packaged if instructed to be placed in the hold.</p> <p>14. Theft or attempted theft of unattended items unless locked inside a building or vehicle, except in emergency situations.</p>	
		<p><b>Loss of Electronic Equipment</b> Please refer to general and cover specific exclusions</p>	Extension 15.a
		<p><b>Loss of Valuables including Personal Money</b> 1. Shortages due to exchange rate fluctuations, depreciation in value, or loss of valuables including personal money not reported immediately.</p> <p>2. Losses occurring in the Country of Residence.</p>	Extension 15.b
		<p><b>Loss of Sports Equipment</b> Please refer to general and cover specific exclusions</p>	Extension 15.c
		<p><b>Debit and Credit Card and Forex Card – Fraudulent Utilization</b> 1. Losses recoverable from other sources.</p> <p>2. Claims where the issuing bank's reporting procedures were not followed promptly.</p> <p>3. Claims where loss or theft was not reported to the local police promptly.</p> <p>4. Losses where the card was left unattended.</p> <p>5. Costs for obtaining a new card.</p> <p>6. Claims related to contractual liability.</p> <p>7. Losses involving the insured or their close associates as accomplices.</p> <p>8. Consequential losses or damages.</p> <p>9. Financial losses due to misuse of the card after reporting the loss or theft.</p> <p>10. Fraudulent claims or those supported by fraudulent statements or devices.</p> <p>11. Losses covered under the 'General Exclusions' section of the Policy.</p>	Cover 16

		<b>Loss Of Passport and International Driving License</b> 1. Loss of the passport or international driving license due to delay or confiscation or detention by the customs, police or public authorities. 2. Loss of the passport or international driving license unless it has been reported to the police authorities within 24 hours of the Insured becoming aware of the loss and a written police report being obtained in that regard. 3. Loss occurring in the Country of Residence or before the policy inception date. 4. Loss due to the Insured's failure to take reasonable steps to protect the passport or driving license.	Cover 17
		<b>Trip Cancellation and extensions therein</b> 1. Cancellation or interruption due to personal change of plans or disinclination to travel.  2. Insufficient number of travelers, negligence of wholesalers or operators, or failure of a travel agent to deliver promised services.  3. Major travel events that prevent travel to a destination.  4. Government advisory or prevention of travel by the Government of India.  5. Medical conditions if, at the time of purchasing or renewing the Policy or booking the trip: <ul style="list-style-type: none"> <li>- Advice, medication, or treatment for serious, chronic, or recurring illness in the last 12 months was received, unless disclosed and accepted.</li> <li>- Awaiting results for any condition or on a waiting list for in-patient treatment, unless disclosed and accepted.</li> <li>- Diagnosed with a terminal illness.</li> </ul> 6. Cancellation due to hospitalization from pre-existing diseases, childbirth, pregnancy, or related complications.  7. Awareness of existing perils before purchasing the policy.  8. Rejection of visa for international travel.  9. Natural calamities not declared by government authorities.  10. Trip cancellations by common carriers, travel agents, air transport authorities, or government bodies.  11. Events like strikes, civil unrest, or labor disputes known before booking the trip.  12. Events triggering cancellation more than 15 days before the trip or policy issuance.	Cover 18

	13. Personal family events, political rallies, anti-national gatherings, or events of illegal nature for event cancellation cover.	
	<b>Reimbursement of Cancellation charges of pre-booked events</b> Please refer to general and cover specific exclusions	Extension 18.a
	<b>Frequent flyer points</b> Please refer to general and cover specific exclusions	Extension 18.b
	<b>Trip Interruption Or Curtailment &amp; extensions therein</b> 1. Trip interruption due to any operational or technical reasons by the Common Carrier/Public Carrier.  2. Trip interruption caused by the travel agent.  3. Trip interruption at the instance of the Common Carrier/Public Carrier authority or government.  4. Circumstances not directly related to the stated perils.  5. Strikes, civil unrest, labor disputes, or similar events known before booking.  6. Changes in plans not due to unforeseen circumstances or personal disinclination.  7. Exclusions specified under 'Burglary (Home Contents)' if the trip interruption claim is due to burglary at the Insured's residence or place of business.  8. Medical treatment or expenses related to Cruise cover.	Cover 19
	<b>Trip Resumption</b> Please refer to general and cover specific exclusions	Extension 19.a
	<b>Missed event due to Itinerary Change</b> Please refer to general and cover specific exclusions	Extension 19.b
	<b>Trip Cancellation Due To Visa Rejection</b> 1. Any visa rejection due to criminal record 2. Any error at the Travel Agent/Aggregator's end. Any such error/situations that may lead to recurring bulk visa rejections	Cover 20
	<b>Refund of visa fee</b> a) Past or current criminal actions or record b) Any error at the Travel Agent/Aggregator's end. Any such error/situations that may lead to recurring bulk visa rejections	Extension 20.a
	<b>Cancellation Cover For Hotel And Accommodation</b> 1. Cancellation of the trip by the travel agent or Common Carrier/Public Carrier.  2. Circumstances not directly related to the specified perils.  3. Strikes, civil unrest, or labor disputes known before booking.  4. Major Travel Events preventing travel to main destinations.  5. Government of India advisories or travel restrictions.	Cover 21

		<p>6. Changes in plans not due to unforeseen circumstances or personal disinclination.</p> <p>7. Exclusions under 'Burglary (Home Contents)' if the claim is due to burglary at the Insured's residence or business.</p> <p>8. Events triggering 'Cancellation cover for Hotel and Accommodation' occurring more than 15 days before the trip or before policy issuance.</p>	
		<p><b>Common Carrier Delay</b></p> <p>1. Delays shorter than the deductible period specified in Part I of the Policy Schedule.</p> <p>2. Delays arising from contingencies not specifically named.</p> <p>3. Delays due to failure to check in as required by the Common Carrier/Public Carrier.</p> <p>4. Delays caused by strikes or industrial actions known or anticipated at the time of booking.</p> <p>5. Delays due to the permanent withdrawal of services announced beforehand.</p> <p>6. Delays caused by changes in laws or regulations that were publicly announced.</p> <p>7. Delays resulting from Major Travel Events, Civil Unrest, Riot, Commotion, strikes, adverse weather, or known mechanical issues with the Common Carrier/Public Carrier at the time of booking or policy purchase.</p>	Cover 22
		<p><b>FLIGHT DELAY AUTO ASSIST</b></p> <p>1. Delays shorter than the deductible period specified in Part I of the Policy Schedule.</p> <p>2. Delays arising from contingencies not specifically named.</p> <p>3. Delays due to the insured or any accompanying person failing to check in as required by the flight operator.</p> <p>4. Delays caused by strikes or industrial actions known or anticipated at the time of booking.</p> <p>5. Delays due to the permanent withdrawal of services by the flight operator.</p> <p>6. Delays caused by changes in laws or regulations publicly announced.</p> <p>7. Delays resulting from Major Travel Events, Civil Unrest, Riot, Commotion, Strike, adverse weather, or known mechanical issues with the aircraft at the time of booking or policy purchase.</p>	Cover 23

		<b>Flight Cancellation</b> a) Any of the causes for flight cancellation which were reasonably known to the Insured Person /Policyholder prior to the booking date of the Insured Person's Insured Journey or date of receipt of premium by Us, whichever is later; and/or b) If the flight was cancelled 12 (twelve) hours prior to the time of the scheduled departure	Cover 24
		<b>Missed Connecting Flight</b> 1. Missed connections where the time gap between the scheduled arrival of the previous flight and the scheduled departure of the next flight is less than 3 hours or as specified under deductible in Part I of the Policy Schedule.  2. Expenses incurred for temporary stays.  3. Missed connections resulting from:  a. Deviations from the originally scheduled route initiated by the Insured.  b. Advance notice of possible delays affecting the connecting flight.  c. Circumstances other than delays of the earlier flight beyond the Insured's control.  4. Failure to take reasonable steps to avoid missing the connecting transport.	Cover 25
		<b>Compassionate Visit</b> 1. Any reason mentioned as an exclusion under 'Hospitalization Expenses for Injury' and/or 'Hospitalization Expenses for Illness and Injury'.  2. Any special assistance and the consequent visit by a family member or relative must be approved by the Company or Assistance Service Provider before the trip is undertaken.	Cover 26
		<b>Bounced Bookings Of Airlines Or Hotel</b> 1. The Deductible amount as mentioned in the Policy Schedule.  2. Failure to adhere to the rules of the Common Carrier/Public Carrier or accommodation provider regarding booking reconfirmation.  3. Any waitlisted travel or accommodation booking, even if promised to be confirmed later.  4. Confirmed accommodation that is a personal arrangement free of charge.  5. Alternative arrangements provided by the Common Carrier/Public Carrier or accommodation provider within the specified time from the initial booking's departure or stay commencement.  6. Voluntary acceptance of a late flight (voluntary denied booking).	Cover 27

		<b>Hotel Extension Due To Contingency</b> a. Any other reason for extension other than the specific contingencies mentioned against this cover b. Any delay arising out of or is consequent of government regulations or prohibition	Cover 28
		<b>Piste closure</b> Please refer to general exclusions	Cover 29
		<b>Automatic Extension Of Period Of Insurance</b> a. If the delay in Common Carrier/Public Carrier in which insured is travelling as fare-paying passenger is caused by insured for any reason b. Any circumstances other than those that are directly attributable to the perils as stated in the policy wordings	Cover 30
		<b>Political Risk And Catastrophe Evacuation</b> 1. Insured visiting to a country where unrest or disturbance is expected/ foreseeable prior to the trip 2. Insured being a national of the country from which he is to be evacuated 3. Insured violating the laws or regulations of the country from which evacuation is required. 4. Failure to produce or maintain necessary immigration, work, residence, or similar visas or documentation. 5. Insured's failure to honor contractual obligations or comply with license conditions. 6. Circumstances leading to evacuation existing before or foreseeable to a reasonable person before entering the country.	Cover 31
		<b>Missed shore Cover</b> Please refer to general exclusions	Cover 32
		<b>Cruise Interruption</b> Please refer to general exclusions	Cover 33
		<b>Medical cover on a cruise</b> Please refer to general exclusions	Cover 34
		<b>Cruise Cover- Unused Excursions</b> Please refer to general exclusions	Extension 34.a
		<b>Personal Liability</b> 1. Property belonging to family members, employer, or deemed by law to be the employer's or employee's property.  2. Liability to family members or employees.  3. Property in your care, custody, or control, excluding temporary holiday accommodation.  4. Liability arising from wilful, malicious, or unlawful acts.	Cover 35



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|  | <p>5. Liability due to ownership or use of livestock (except domestic animals), firearms, motorized vehicles, including aircraft and watercraft.</p> <p>6. Liability arising from trade, business, profession, voluntary work, professional services, work experience, or consultancy.</p> <p>7. Liability from criminal acts or legal costs from criminal proceedings.</p> <p>8. Participation in adventure sports like motor rallies, car or motorcycle, boat or aerial racing.</p> <p>9. Any deductible amount as mentioned in the policy schedule.</p> <p>10. Liability related to professional services rendered by the insured.</p> <p>11. Liability assumed by agreement or contract not applicable in absence of such agreement, except for temporary holiday accommodation.</p> <p>12. Liability arising from the use of aircraft, watercraft, or other vehicles.</p> <p>13. Liability covered by other specific insurance.</p> <p>14. Liability from personnel engaged for business or personal purposes.</p> <p>15. Liability from transmission of illness or disease.</p> <p>16. Liability from personal injuries such as libel, slander, wrongful detention, defamation, mental injury, or shock.</p> <p>17. Liability from infringement of intellectual property rights.</p> <p>18. Liability from possession of animals, birds, reptiles, insects, or their byproducts.</p> <p>19. Liability from insanity, use of alcohol, drugs, or drug addiction.</p> <p>20. Liability from supply of goods or services.</p> <p>21. Bodily injury to persons covered by workers' compensation or similar laws.</p> <p>22. Liability from violation of operating/safety guidelines published by the contracted service provider.</p> |  |
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		<b>Car Rental Cover for Deductible, Car rental cover &amp; extensions therein</b> 1. Any delay in returning the rental vehicle due to reasons other than an accident, collision, or damage, including delays caused by traffic, personal contingencies, or weather conditions.  2. Any claim resulting from operating the rental vehicle in violation of the rental agreement terms with the service provider.  3. Any claim arising from violation of law, rules, or regulations of the country.  4. Any loss or damage caused by wear and tear, gradual deterioration, latent damage, or defects.  5. Any claim arising from the insured being under the influence of alcohol or drug abuse.	Cover 36 Extension 36.a Cover37
		<b>Rental Vehicular return</b> Please refer to general and cover specific exclusions	
		<b>Hijack Distress Compensation</b> If you are in any way involved principally or as an accessory in causing or planning the hijack	Cover 38
		<b>Financial Emergency Cash Allowance</b> 1. No claim will be admitted unless a police complaint is lodged and a copy of the FIR is provided to the Company.  2. No claim will be payable for incidents occurring within the Insured's Country of Residence.  3. Claims reported more than 48 hours after the theft or burglary of luggage or money will not be admitted.  4. Loss of money not in the personal custody of the Insured at the time of the incident is excluded from coverage.  5. If the lost money is recovered in part or full before a claim is settled, the Financial Emergency is considered resolved, and no claim will be payable. If the claim is already settled, the Insured must repay the Company the full amount of the settlement.	Cover 39
		<b>Fire And Allied Perils - Home Building and Contents</b> 1. 5% of each claim, minimum ₹10,000, for "Act of God" perils (e.g., lightning, floods).  - ₹10,000 deductible for other perils.  - Applies per event, per Insured.  2. Losses due to war, invasion, civil war, rebellion, or military power.  3. Damage from nuclear radiation or explosive nuclear properties.  4. Damage from pollution unless directly caused by an insured peril.	Cover 40

	<p>5. Bullion, unset precious stones, artworks over ₹10,000, manuscripts, documents, stamps, coins, and explosives (unless specified).</p> <p>6. Damage to cold storage stocks due to temperature changes.</p> <p>7. Damage to electrical machines from over-running or short-circuiting, unless affecting other equipment.</p> <p>8. Architect and surveyor fees limited to 3%, debris removal to 1% of the claim amount.</p> <p>9. Loss of earnings, market value, or other indirect losses.</p> <p>10. Damage from spoilage due to operational interruptions caused by perils.</p> <p>11. Theft occurring during or after an insured peril, except for riot, strike, or terrorism.</p> <p>12. Damage from volcanic eruptions or similar natural events.</p> <p>13. No coverage if property is moved to a different location, except for temporary repairs.</p>	
	<p><b>Burglary - Home Contents</b></p> <p>- Loss or damage resulting from the Insured's or domestic staff's involvement in an actual or attempted burglary.</p> <p>Loss or damage to livestock, motor vehicles, pedal cycles, money, securities, stamps, bullion, deeds, bonds, stock or share certificates, manuscripts, documents, and ATM/debit/credit cards (unless declared and accepted )</p> <p>- Loss or damage if the premises have been unoccupied for over 30 consecutive days without prior notice and approval.</p> <p>- Loss or damage to property that is illegally acquired, stored, or subject to forfeiture.</p> <p>- Loss or damage from theft without actual forcible and violent entry or exit.</p> <p>- Loss or damage arising from riot, strike, civil commotion, or terrorism.</p>	Cover 41
	<p><b>Section A - Pet Care and Veterinary Hospitalization - While Pet not travel with Insured</b></p> <p><b>Section B - Pet Care and Veterinary Hospitalization - While Pet travel with Insured</b></p> <p>a) Any facts or matters of which the Insured Person was aware or should have been aware which could Have resulted in injury to the pet</p> <p>b) Cover for an illness or injury which was either pre-existing or the onset of which was before you left for the trip.</p> <p>c) Cover for an endangered, wild or any other animal which you cannot lawfully keep as your pet</p>	Cover 42

	<p><b>Out Of Pocket Expenses For Pet Care Due To Trip Delay</b>            Cover for an endangered, wild or any other animal which you cannot lawfully keep as your pets.            - No coverage for any delays that could have been foreseen or avoided by the insured.            - No coverage for delayed departures caused by strikes or industrial actions that were known or anticipated when the trip was booked.            - No coverage for any consequential or indirect losses resulting from the incident.</p>	Cover 43
	<p><b>Travel Loan Secure - SI IN INR</b>            -No claim under this cover would be paid if the death is due to or caused by Directly or indirectly caused by contributed to related to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.            - - No coverage for injuries or incidents resulting from participation in winter sports, skydiving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, motorized races, rallies, caving, potholing, hunting, equestrian activities, skiing, diving, rafting or canoeing with white water rapids, yachting beyond coastal waters (2 miles), participation in professional sports, bodily contact sports, or any other hazardous or potentially dangerous sports.</p>	Cover 44
	<p><b>Language Interpreter</b>            Please refer to general exclusions</p>	Cover 45
	<p><b>Escort of minor children</b>            The Company shall not be liable for any payment under this cover if the Hospitalization occurs for a period of less than 5 continuous days or such period as mentioned in Part I of the Policy Schedule, prior to the Completion of Trip</p>	Cover 46
	<p><b>Hole in One</b>            Please refer to general exclusions</p>	Cover 47
	<p><b>Reimbursement of Green fees</b>            Please refer to general exclusions</p>	Cover 48
	<p><b>Upgradation to Business class</b>            Please refer to general exclusions</p>	Cover 49
	<p><b>Quarantine cover</b>            We will not cover any loss arising in India</p>	Cover 50
	<p><b>Bail bond</b>            The Company shall not be liable to make any payment under this cover in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of all non-bailable offences as per the local Law of the country in which the incident has taken place or occurred whilst the Insured's trip abroad or on account of any exclusion mentioned in the 'General Exclusions' section of the Policy wordings</p>	Cover 51
	<p><b>Kidnap Distress Allowance</b>            - Loss or damage resulting from your fraudulent, dishonest, or criminal acts.             - Events occurring in your country of residence, any country in Central or Southern America or Africa, or any country where United Nations armed forces are active.             - Actual loss or damage to property, including intellectual property, as a result of kidnap and hostage situations.</p>	Cover 52

		<b>Part II: Domestic Travel Insurance Multitrip Domestic Cover</b>	
		<b>Personal accident cover</b>	a.
		<ul style="list-style-type: none"> <li>- Compensation exceeding the Sum Insured for one event</li> <li>- Related medical expenses.</li> <li>- Accidents outside the policy's coverage area.</li> <li>- Self-injury, suicide, illness, or influence of alcohol/drugs.</li> </ul>	
		<b>Accidental hospitalization expenses</b>	b.
		Please refer to general exclusions	
		<b>OPD expenses</b>	c.
		Please refer to general exclusions	
		<b>Loss of baggage and personal effects</b>	d.
		<ul style="list-style-type: none"> <li>-Deductible amount as specified in the Policy Schedule.</li> <li>- Loss of baggage not owned or in lawful custody at trip commencement.</li> <li>-Loss not reported to the police within 24 hours with a written report.</li> <li>- Loss due to confiscation by authorities for unlawful items.</li> <li>- Loss from moths, vermin, wear and tear, cleaning processes, or fragile items' negligence.</li> </ul>	
		<b>Theft / Burglary of Home contents</b>	e.
		<ul style="list-style-type: none"> <li>- Loss or damage from the Insured's or domestic staff's involvement in burglary.</li> <li>- Loss of livestock, vehicles, money, securities, stamps, bullion, deeds, bonds, documents, and cards (unless declared).</li> <li>- Loss occurring if the premises are unoccupied for over 30 days without prior consent.</li> <li>- Loss or damage to property illegally acquired, stored, or subject to forfeiture.</li> <li>- Loss or damage from riots, strikes, civil commotion, or terrorism.</li> </ul>	
		<b>Missed Connecting Flight</b>	f.
		<ul style="list-style-type: none"> <li>- Less than 3 hours between scheduled arrival of the</li> </ul>	

		<p>previous flight and departure of the next.</p> <ul style="list-style-type: none"> <li>- Costs for temporary stay incurred by the Insured.</li> <li>- Deviation from scheduled route initiated by the Insured. Advance notice of possible delay received before missing the connection.</li> <li>- Circumstances not due to delay of the previous flight beyond the Insured's control.</li> <li>- Failure to exercise reasonable caution to avoid missing connecting transport</li> </ul> <p><b>Trip Cancellation and Interruption</b></p> <ul style="list-style-type: none"> <li>- Trip cancellations initiated by the Common Carrier or Travel Agent.</li> <li>- Cancellations by air transport authorities or the government.</li> <li>- Any cancellation due to circumstances not directly linked to the stated perils.</li> </ul> <p><b>Loss of Checked in Baggage</b></p> <ul style="list-style-type: none"> <li>- Loss or damage to valuables and personal cash within checked-in baggage.</li> </ul> <p>Losses due to delay, detention, or confiscation by customs or public authorities, unless caused by social/political instability beyond the insured's control.</p> <p>-Loss of checked-in baggage sent in advance, or souvenirs and articles mailed or shipped separately.</p>	<p>g.</p> <p>h.</p>
7	Waiting period	Not applicable	
	Time period during which specified diseases/treatments are not covered		
	It is counted from the beginning of the policy coverage.		
8	Financial limits of coverage	The policy will pay only up to the limits specified against the covers in Part 1 of the policy schedule	
i	Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)		
ii	Co-payment (It is the specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)	Co-payment is specific to each coverage and is outlined in Part 1 of the policy schedule.	



iii	Deductible (It is a specified amount: -upto 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)	Deductible is specific to each coverage and is outlined in Part 1 of the policy schedule.	
iv	Any other limit as applicable	<p>Sublimit</p> <p>Note:</p> <p>Sub-limit -</p> <ul style="list-style-type: none"> <li>o Hospital Room and boarding, and Hospital Misc. Expenses* – maximum USD 1,800 per day up to 30 days.</li> <li>o Intensive Care Unit/Emergency Department - maximum USD 3,250 per day up to 7 days.</li> <li>o Surgical treatment – maximum up to USD 15,000</li> <li>o Anaesthetist services – up to 25% of surgical treatment.</li> <li>o Physician's visit – maximum USD 100 per day up to 10visits.</li> </ul> <p>o Diagnostic and pre-admission testing – maximum USD 1000</p> <p>o Ambulance services – maximum USD 500</p> <p>o Miscellaneous expenses – maximum USD 2,000</p> <p>*Surgery: Includes Operation room charges, Surgeon fee and Implant charges</p> <p>**Ambulance Services: Includes Cost of transportation to hospital and Paramedic services</p> <p>*Miscellaneous expenses: Includes but not limited to cost of medicines/ Pharmacy/ Drugs/ Supplies, nursing charges, external medical appliances as prescribed in writing by a registered Medical Practitioner as necessary and essential as part of the treatment on actual, Blood storage &amp; processing charges, other services which are not part of any other above given heads.</p>	
9	Claims/Claims Procedure	<p><b>Claims/Claims Procedure</b></p> <p>Claims (if approved) shall be paid through Cashless facility or Reimbursement of benefits, up to an amount as specified for said cover</p> <p>Turn Around Time(TAT) for claim settlements- Cashless Claims: If You notify pre authorization request for cashless facility through Our Assistance Service Providers along with complete set of documents &amp; information, We will decide within 1 hour of the actual receipt of such pre authorization request. Further, we shall grant final authorization within three hours of the receipt of discharge authorization request from the hospital</p> <p>Reimbursement Claims: Claims will be settled within 15 days from the receipt of claim along with claim form. Reasons for rejections (if any) will be provided.</p> <p>Claims Procedure- Network hospital details In order to get the referral of nearest hospitals insured has to reach out to our assistance service provider at the below coordinates. Insured can also get the network hospital list on the web link.</p>	

		<p>HELPLINE NUMBERS- In USA and Canada: + 1 844 871 1200(Toll-free) From the rest of the world: +91 124 4498778 (With Call back facility) In India: 1800 102 5721 (Toll-free and accessible in India only) Fax: +91 124 4006674 E-mail: icicilombard@falck.com E-claim web link: <a href="https://fgaindia.com/FalckMLink/">https://fgaindia.com/FalckMLink/</a></p> <p>Customer needs to reach out to Falck for assistance. Once the necessary details are obtained, Falck will provide the claim form &amp; procedure to the customer.</p>	
10	Policy Servicing	<p>You may contact us through Our website <a href="http://www.icicilombard.com">www.icicilombard.com</a> (Customer Support section) or call us at toll Free no: 1800 2666, or email to <a href="mailto:customersupport@icicilombard.com">customersupport@icicilombard.com</a>.</p> <p>For details of Company officials kindly visit our website <a href="https://www.icicilombard.com/customer-support">https://www.icicilombard.com/customer-support</a></p>	
11	Grievances /Complaints	<p>In case of any grievance the insured person may contact the Company through Website: <a href="http://www.icicilombard.com">www.icicilombard.com</a> Toll free: 1800 2666 Email: <a href="mailto:customersupport@icicilombard.com">customersupport@icicilombard.com</a> ICICI Lombard General Insurance Co. Ltd. Ground floor- Interface 11, Sixth floor- Interface 16 , Office no 601 &amp; 602, New linking Road, Malad (West), Mumbai – 400064</p> <p>There is an interactive voice response (IVR) facility for senior citizens' grievance redressal for easy and faster resolution</p> <p>The Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. For branch details, please visit <a href="https://www.icicilombard.com/docs/default-source/policy-wordings/product-brochure/final-gro-mapping.pdf">https://www.icicilombard.com/docs/default-source/policy-wordings/product-brochure/final-gro-mapping.pdf</a>.</p> <p>If the Insured person is not satisfied with the redressal of grievance ,insured person may contact the grievance officer at the details provided in the below link:</p> <p><a href="https://www.icicilombard.com/grievanceredressal.com">https://www.icicilombard.com/grievanceredressal.com</a></p> <p>If the Insured person is not satisfied with the redressal of grievance, the insured person may also approach Insurance Regulatory and Development Authority (IRDAI) through the Bima Bharosa Portal - <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> or IRDAI Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255</p> <p>The Insured may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: <a href="http://www.irdai.gov.in">www.irdai.gov.in</a>, or on the Company's website at <a href="http://www.icicilombard.com">www.icicilombard.com</a> or on <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a>.</p>	Standard terms and conditions (26)
12	Things to remember	<p><b>Free Look cancellation:</b></p> <p>Every insured of new individual health insurance policies, except for those policies with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such policy. If the insured cancels the policy within free look period then the</p>	Standard terms and conditions (21)

		<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 <a href="http://www.icicilombard.com">www.icicilombard.com</a> (Customer Support section) or call us at toll Free no: 1800 2666, or email to <a href="mailto:customersupport@icicilombard.com">customersupport@icicilombard.com</a>.</p> <p><b>Migration and Portability:</b> Not Applicable</p>	Standard terms and conditions (22)
		<p><b>Policy renewal:</b> 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